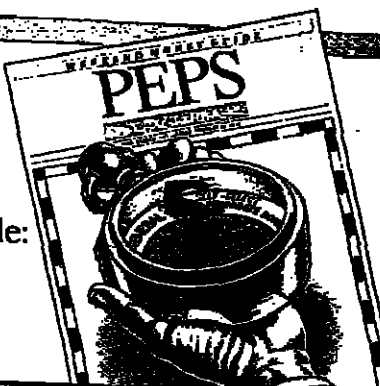


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Details and today's token, WEEKEND, P10

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□ The Queen speaks of her grief □ Major and Blair visit children □ Injured girl's relapse

Nation unites for tribute to school victims

By KATE ALDERSON, ALICE THOMSON, BILL FROST AND ALAN HAMILTON

IN A collective act of respect and an expression of deep sorrow, much of Britain will observe a minute's silence tomorrow in memory of the 17 victims of the Dunblane massacre and in solidarity with those left behind to grieve for them.

As the nation prepared to mourn with the Scottish city, doctors struggled last night to save the life of Arnie Adam, five. Her thigh was shattered by bullets when the killer slaughtered 16 children and their teacher in the gymnasium of Dunblane Primary School. She had been making good progress after surgery, but yesterday she suffered a "serious post-operative setback" and was on a life-support system in Yorkhill Hospital, Glasgow.

The Queen and the Princess Royal will travel to Dunblane tomorrow to comfort the bereaved. A royal visit planned for Monday was rearranged hastily yesterday afternoon when the Scottish Office told Buckingham Palace that the Queen's presence was likely to clash with the first of the private funerals of the dead children.

Yesterday the Queen offered her own public expression of grief to the victims of the massacre. She said: "My heart goes out to them, each and every one, and especially to the families of those who were killed and injured. May their courage remain undimmed. I feel sure that I speak for all of you today in wishing to express our grief for those at Dunblane who have, in whatever way, endured the dreadful events of Wednesday."

The children of Dunblane Primary will return to their classrooms next Friday, nine days after the massacre, the governors said last night. The gymnasium where the victims died will be kept open for parents to visit, then it is expected to be demolished.

Political differences were

6 A child is a symbol of hope, a fresh start. It seems so cruelly unfair to extinguish such a source of light

The Archbishop of York, p4

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forgotten yesterday when John Major and Tony Blair visited Dunblane and tried to comfort and understand. Doctors and nurses from Stirling Royal Infirmary who had been on the scene minutes after Thomas Watt Hamilton went on the rampage were there to take them to some of the children unlucky enough to have been in the gymnasium, lucky enough to have escaped death.

In the presence of fifty or so medical staff and officials and all the paraphernalia of intensive care, the doctors were able to seek refuge in the jargon of their profession. The politicians found themselves with a limited vocabulary.

However, the children appeared to give them some hope. Matthew Birnie, five, was joking; his parents watched, unable to speak.

In ward 17, the three children were best friends. One was ordering an ice lolly for a pre-op breakfast, another was playing with bricks. They might be allowed out for the day on Mothering Sunday.

Mr Major gave his support yesterday to the idea of a nationwide gesture of support and sympathy for a community devastated by ten minutes of homicidal madness. The Prime Minister said that he would observe the minute's silence and was sure many others would, too: "It is impor-

tant for people to pay their respects in the wake of Wednesday's tragedy. A minute's silence on Sunday would be one way of achieving this."

Millions of people across the country seem set to follow Mr Major's example on Mothering Sunday. The call for a minute's silence has the support of politicians, the churches and commercial organisations. Organisers of a host of sporting fixtures said yesterday that they too would urge spectators to fall quiet as a mark of respect and national mourning.

Scottish rugby clubs were asked to observe a minute's silence before their matches today. The FA Premier League asked all clubs yesterday to observe the minute's silence before all this weekend's games.

Rick Parry, chief executive of the FA Premier League, said: "Our thoughts go out to the people of that community and our sympathies are extended to all the families who are suffering as a result of this tragedy. A period of silence is one small way of showing respect and expressing the heartfelt condolences of fans, players and officials."

Railtrack said there would be a one-minute silence at 9.30am on Sunday at 14 main stations.

Sainsbury's decided yesterday that a minute's silence would be observed at the chain's 200-and-more supermarkets. An official said: "Just before 9.30am we will broadcast an announcement to all our staff preparing to open these stores, inviting them to take part in a one-minute silence."

Worshippers across Scotland have been called to unite for two minutes of silent prayer at 11.30am tomorrow. The Scottish Evangelical Alliance is asking congregations to "pray for hope amidst the desolation felt by the stricken community".



Rachel Hally with her father, Graham, yesterday on their visit to Stirling Infirmary

Girl who was saved by cold

By KATE ALDERSON

THE father of Rachel Hally, the five-year-old girl who escaped the massacre because she was at home suffering from a cold, offered his sympathy to the bereaved families yesterday.

Graham Hally, a decorator, said he was overcome with

feelings of personal relief mixed with terrible sadness for the parents of Rachel's classmates. "We are obviously grateful and relieved that Rachel was not at school that day but we are completely overcome by grief at the loss and injuries of the other children," he said.

Rachel, five, an only child,

visited Stirling Royal Infirmary with her parents yesterday to meet the Prime Minister. She was the only child in Primary 1 to be off school last Wednesday.

The Hally family live in Braemar Avenue, the same street as the Currie family whose daughter, Melissa, was among those killed.

America leaves Adams in no doubt about ceasefire

FROM MARTIN FLETCHER IN WASHINGTON

SPURNED by the White House, Gerry Adams ended a two-day visit to Washington yesterday with demands for the restoration of the IRA ceasefire ringing in his ears.

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<http://www.the-times.co.uk>

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Hillary Clinton set the tone with an appeal for an end to the violence at a black-tie dinner for nearly 1,000 prominent Irish-Americans where the Sinn Féin leader was a barely welcome guest.

"The ceasefire must be restored," the First Lady declared. "The people of Northern Ireland have chosen peace. They have chosen dialogue over division. They should not be overruled by a small group who choose bloodshed and violence."

Recalling the Clintons' trip to Northern Ireland last November, she insisted: "We must not let those who have been hardened by the past hijack the future."

John Bruton, the Irish Prime Minister, abandoned his prepared text to deliver an equally passionate appeal directed explicitly at the IRA's eight-member army council. He acknowledged that Union-

ists "belong" in Ireland, pleaded for compromise and negotiation, and proclaimed: "We don't need violence any more. That's why I say please, please, please to the IRA. Please restore the ceasefire."

Leading Irish-Americans left Mr Adams in no doubt that the invaluable political and financial support Sinn Féin has enjoyed in America is now imperilled.

At the same American-Ireland Fund dinner last year Mr Adams was feted as a peace-maker. This year he was seated about as far as he could be from the head tables and was ignored by Mrs Clinton, Mr Bruton and the other dignitaries.

David Trimble, the Ulster Unionist leader who made a late decision to attend, told reporters: "I'm not going to let the fact that one unmentionable has crawled into a corner of the room run me out of it."

Fokker collapse hits Short jobs

The collapse of Fokker, the Dutch group that is the world's largest maker of regional passenger jets, sent shockwaves through the British aerospace industry.

Short Brothers of Belfast, which made wings for Fokker, sent about 650 workers home and said that a further 400 or so jobs are likely to disappear. Rolls-Royce, where job losses are "possible but unlikely", supplied the planes' engines and will lose some £100 million in annual sales. Page 25

Barings chief has his wings clipped

Peter Baring, former chairman of Barings merchant bank, agreed with the Securities and Futures Authority never to work again in the investment industry. His former deputy, Andrew Tuckey, is to restrict his City activities to corporate finance. The SFA has served disciplinary proceedings against a number of former Barings executives. Page 25

Bruno fight attracts heavyweight betting

By JOHN GOODBODY, SPORTS NEWS CORRESPONDENT

A RECORD £10 million is expected to be wagered by British punters that Frank Bruno will successfully defend his world heavyweight boxing title against Mike Tyson in Las Vegas.

The fight, which will be the first event to be shown in British homes on pay-per-view when it is screened at 4am tomorrow, has attracted huge support for Bruno. About 95 per cent of the bets in this country are on Bruno, who will earn £4 million from the bout compared with Tyson's £16 million.

Ian Wassells of Ladbrokes said: "This is building up into the busiest betting fight ever." The previous record was in 1989 when Tyson stopped Bruno in their first fight, a year before the American lost his title to Buster Douglas in Tokyo.

The unimpressive form of Tyson since he was released from jail after serving three years for rape, and Bruno's

victory over Oliver McCall for the World Boxing Council title last September, have led many people to back the Briton, who yesterday weighed in at 17 stone 6lb, nearly two stone heavier than Tyson. However, Ladbrokes still make Bruno the 3-1 underdog, with Tyson quoted at 9-2 on.

About 5,000 Britons, including Bruno's wife, Laura, and their two older daughters, Nicola and Rachel, have arrived to support their man, who lost three world title fights before defeating McCall.

At the weigh-in, Bruno's supporters jeered Tyson and the controversial promoter, Don King, while singing *He's Got the Whole World in His Hands*. Many fans have been unable to get seats and will have to watch the fight on closed-circuit television.

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Quentin Letts, page 20
Bruno portrait, page 46
Fight preview, page 48

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Did police know about killer's activities? What checks were made on his background?

Judge will seek answers to gun permit questions

BY STEWART TENDLER
AND STEPHEN FARRELL

THE INQUIRIES

LORD CULLEN, the Scottish High Court judge leading the public inquiry into the shooting, began work yesterday as the pressure increased for answers from police and the local authority about Hamilton.

As Lord Cullen met senior Scottish law officers to discuss his investigations officials were waiting for an announcement on the senior sheriff who will head the fatal accident inquiry on the deaths. He could open hearings within weeks, either sitting in Stirling or using a court in Glasgow or Edinburgh.

He will face pressure for

public hearings as soon as possible. Both the Central Scotland police and the Central Regional Council are already being accused of hiding behind the two investigations rather than answer questions about their roles in Thomas Hamilton's life.

The fatal accident inquiry, the equivalent of an inquest, will concentrate on the murders and Hamilton's background. The inquiry can make recommendations on school security, but Lord Cullen is more likely to look at the wider ramifications such as changes to the firearms laws.

Lord Cullen and the sheriff

are certain to focus on how Hamilton came to have and keep his weapons legally. His firearms certificate was renewed six times, although he was investigated by four forces and involved in disputes over his boys' clubs with three local councils.

The inquiry will have to examine how Hamilton was first given his certificate 18 years ago and there are many questions to answer: who did the checks on his background and what did they involve? Was it a local policeman in Stirling or someone from a central unit? Who was the counter-signatory? Did the

police or the referee know about the fact Hamilton had been thrown out of the Scouts and did this raise any doubts?

The inquiry must then examine how the certificate was renewed when Hamilton was at the centre of allegations over his treatment of boys and was investigated by police several times. Colin Greenwood, editor of *Guns Review*, said: "The certificates are very hard to get and very easy to lose." He added that certificates could be revoked at any time.

Mr Greenwood, a former police firearms expert, said in situations where there is concern the owner is ordered to deposit his guns with a dealer. This happens, for example, when police are called to a domestic dispute and the wife says her husband has weapons.

Hamilton is reported to have threatened one woman who says she reported this to the police, yet he kept his certificate and was allowed to increase the number of guns he held.

Government guidance to police on the current Firearms Act says a certificate should only be issued if the police are confident there is no threat to public safety or peace. The holder must not be temperate or of unsound mind or unfit for any other reason to hold a certificate.

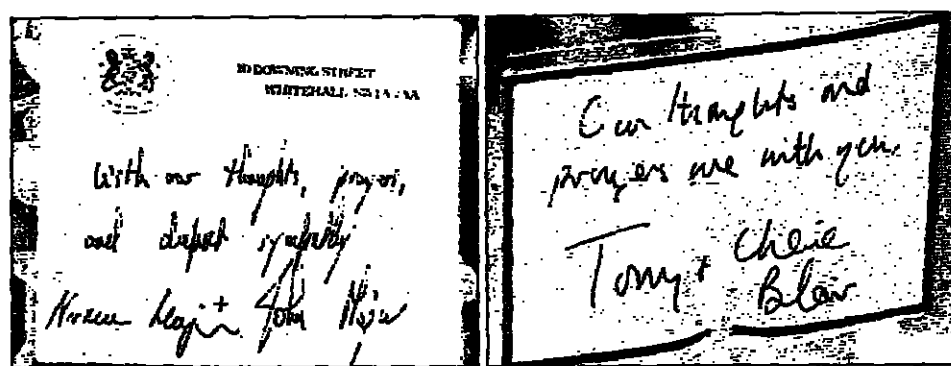
The inquiry will have to decide how the guidance was interpreted in Hamilton's case. What was the process for renewing the certificates and were fresh checks carried out each time? Who were the referees for Hamilton and what did they know?

Did the police who issued the certificates know about the allegations made against Hamilton and police investigations and did any of the local authorities who became concerned about Hamilton tell the police?

Did the Central Scotland police have any way of linking the allegations and incidents involving Hamilton with the office issuing his certificate and if they did, what were the criteria for issuing his licence? He was authorised to keep two .357 revolvers and two 9mm pistols, thought to be the guns used in the shootings.



John and Norma Major arriving at the school yesterday with Tony Blair. They added to the profusion of flowers and, below, left messages of sympathy



United in fatherly sorrow

BY ALICE THOMSON

JOHN MAJOR and Tony Blair yesterday shared the grief of Dunblane when they laid flowers in memory of those who died. The Prime Minister placed yellow and white tulips and roses among the other flowers. Mr Blair laid a pink and white bouquet among the teddy bears left by

classmates. Yesterday the two men were not politicians but fathers showing compassion for the bereaved. There were no soundbites or eloquently crafted words as they shivered in the bitter easterly wind.

At Dunblane Primary School they met the headmaster, Ron Taylor, and saw the gym, where dust-sheets hid

the blood-spattered floor. They saw the child-height bullet holes and the dented wall bars where climbing children had been picked off.

Mr Major praised the staff in trailing sentences: "I don't think it is possible to put into words what they had to deal with." Mr Blair added: "We have seen for ourselves the enormity of the evil."



Guests at the Coopers & Lybrand awards last night

town's teenagers. Three of them stood in front of the altar and gave a reading about coming through a tempest and finding the light beyond.

"I think this vigil was an opportunity for people to express themselves, to affirm their Christian faith and to minister to one another," he said. "This is a very strong and deeply religious community." His theme was simply stated: "God made the little ones and loved their preciousness."

As Catholic chaplain to

'A model member who was very safe'

GUN CLUBS

BY STEPHEN FARRELL

A LEADING member of Thomas Hamilton's gun club last night said police supervised enthusiasts in Stirling "to the letter" of the law. George Smith, president of the Stirling Rifle and Pistol Club, said Central Scotland Police followed Home Office rules minutely in checking up on firearm certificate holders.

Hamilton applied for a licence in 1977 as a member of the Dunblane Small Bore Rifle Association. In the 1970s Hamilton could have obtained a certificate without providing a photograph but then, as now, needed the signature of a prominent local citizen such as a doctor, justice of the peace, lawyer or school governor. Mr Smith said.

Central Scotland Police require the weapons to be kept in a locked box inside a locked steel cabinet or safe secured to either the wall or floor, he said. Police sometimes ran checks with Mr Smith, who has been president for two years, on the suitability of members. But did not check Hamilton.

Mr Smith said a knowledgeable civilian officer had been replaced by two uniformed officers to make the checks because of pressure of work. "The Home Office are asking the police to do an almost impossible task with a lot fewer people."

Although the Callendar Rifle and Pistol Club nearby turned Hamilton down, saying he appeared unsuitable, Mr Smith insisted he filled all the criteria of club membership. "He was very safe, he didn't do anything stupid or get into arguments. He was a model member. He behaved himself, he was always very careful. You couldn't fault him. It is very hard for anyone to say this guy is going to go off the rails in so many years." Mr Smith said the club secretary, Gordon Crawford, suffered a "nervous breakdown" after hearing of the tragedy and the club had been closed until further notice. Many members had felt like "packing it in".

THOMAS HAMILTON: A CHRONOLOGY

1974: Dismissed as a Scout leader after an outing to Aviemore. He claimed he had taken eight boys to a hostel. In fact they had slept in the back of a van in freezing conditions.

1977: Receives first firearms certificate from police for a 0.22mm target pistol as a shooting club member. The certificate was issued by the chief constable of the Central Scotland police or a senior officer acting for him after checks by junior officers.

1980: Firearms certificate renewed by the force, which also dealt with all of the later renewals.

1983: Firearms certificate renewed. Central region council bans him from using school premises for a youth group. The Scotsman prints first article on concerns over Hamilton's boys' club.

1984: The Scotsman prints second article on Hamilton's activities. Ombudsman supports his appeal against the council's decision.

1986: Firearms certificate renewed and Hamilton adds a semi-automatic rifle. File regional council lets school gyms to him.

1988: Fails to rejoin the Scout movement. Hands in semi-automatic rifle after ban that followed the Hungerford massacre. Claims that two Dunblane police officers told Strathclyde police he was a



known pervers. Runs a club at Linlithgow, Lothian, until the next year when the letting is cancelled after concern from parents.

1989: Firearms certificate renewed. Mother says she passed police a dossier about Hamilton after becoming concerned at treatment of children at a summer camp. Says the camp was raided at one stage by police, an investigation held and 240 statements were taken. No action. She claims Hamilton tried to threaten her with a gun and she reported this to police.

1990-91: Hamilton asks Stirling shop to process film of boys. Police are told about staff concerns. They now say that any complaint would have been investigated but add: "Because apparently

none of the pictures was of an obscene nature any prosecution would have been extremely difficult to prove."

1992: Firearm certificate renewed. File regional council decides to stop letting school premises to Hamilton after complaints and concerns about video filming of boys. No evidence of illegality but the council felt something was wrong.

1993-94: Police reported to have made two inquiries into Hamilton.

1993: Mother complains to police after Hamilton found taking photos of 8-year-old boy in school gym. Material passed to police child protection unit. Family say Procurator Fiscal's office decided not to prosecute. In September Central regional council warns staff dealing with Hamilton to contact legal administration department.

1994: Lothian police caution Hamilton after he is found in a compromising position with a young man in the Carlton Hill, Edinburgh.

1995: Firearms certificate renewed so that Hamilton has permission for two pistols, a Browning and a .357 revolver, plus two more handguns. In autumn, Strathclyde regional council allows letting to run a football club at school in Bishopbriggs on basis of good references from responsible people.

Cash pours in from a world shocked by massacre

BY CAROL MIDDLELEY
AND LINDSAY COOK

DONATIONS were made from across the world yesterday to appeal funds set up in the wake of the Dunblane massacre.

Several appeals have been launched. Dunblane primary's school board and parent teacher association has opened a joint account at the Bank of Scotland to channel money into the school. The Bereaved Families Fund in Stirling, which is providing immediate practical help for the victims' relatives and has offered to pay funeral costs where needed, had already received more than

THE APPEAL

£10,000 yesterday. Its chairman Tony Black said: "Several funds have been established and we are not in competition."

The local newspaper, the *Stirling Observer*, which established the first appeal fund after the shootings, raised £7,000 in its first few hours.

Sir John Gorst, a Conservative member of the Heritage Select Committee, is to ask the National Lottery Charities Board to consider setting aside money that could be drawn upon by communities in times of exceptional need. The City

demonstrated its generosity when businessmen and women attending a dinner on Thursday night donated £13,377.60 to the Dunblane appeal. The guests at the Coopers & Lybrand PLC Awards, organised in association with *The Times*, were asked to dig deep by the newspaper's editor, Peter Stothard. Yesterday Coopers & Lybrand topped up the donation to £15,000.

Donations can be sent to: The Bereaved Families Fund at the Royal Bank of Scotland, sort code 83-48-00, account number 00 11 96 56. The PTA School Board Fund is at the Bank of Scotland, 63 High Street, Dunblane, Central, FK15 0EJ.

The light beyond

town's teenagers. Three of them stood in front of the altar and gave a reading about coming through a tempest and finding the light beyond.

"I think this vigil was an opportunity for people to express themselves, to affirm their Christian faith and to minister to one another," he said. "This is a very strong and deeply religious community." His theme was simply stated: "God made the little ones and loved their preciousness."

As Catholic chaplain to

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'As I walked in, there were bodies everywhere. They just died where they stood'



Wilma Duggan, the senior nurse on Wednesday

Nothing can prepare you for this, says doctor

By Emma Wilkins

A DOCTOR who was among the first to enter the school gymnasium spoke yesterday of how she overcame her horror at the scene of the Dunblane massacre to tend to the injured children.

Brenda Fleming, an accident and emergency consultant at Stirling Royal Infirmary, paid tribute to the teachers who helped to comfort children as she decided how to begin treating them.

"As I walked in, the teacher who died and a young girl were just at my feet. There were bodies everywhere. They just died where they stood."

"The rest of the room was sprayed with bodies. It didn't look as though they'd survived long enough to move an arm or a leg. In the other room there were children less seriously injured who were sitting crying and being hugged by teachers."

"If somebody had said, 'Stop filming, this is a Hollywood set', I would have believed them. It was so unreal. It still is."

Miss Fleming was close to tears as she told of how she checked children's pulses. "We checked the dead for signs of life. You have a quick look round and then you go to the ones who are alive and sort out your priorities."

"I was just walking round

STIRLING ROYAL INFIRMARY

One of the two wounded teachers who survived the gym massacre told yesterday of the horrendous moment when she learnt how many children had died. Speaking from her hospital bed, Mary Blake, a special needs assistant, was described as "one of the luckiest women alive" by her surgeon after being hit by a bullet behind the ear and suffering injuries to each leg.

"I'm feeling better. I don't think I have come to terms with it yet but I'm feeling physically much, much better," she said. "I didn't actually know how many children had died or that the other teacher had died so it has been quite horrendous. It will never be forgotten but I hope things will get back to normal in time. It will be very, very difficult but hopefully, in time." Eileen Harild, the other teacher injured in the shooting, is being treated for limb wounds.

pointing and saying 'that child, and that child, and that child'."

Each injured child was taken out, accompanied by a teacher, Miss Fleming said. "The teachers were distraught, but they were superb. Every injured child had someone with them."

"We are trained and it's my job, but nothing can prepare you for this. I can't believe what I saw."

Staff at the hospital were deeply affected by the tragedy, Miss Fleming said. "There are a lot of broken people in the hospital. I've found people crying in the corridors and they've just hugged each other."

Medical staff at Adden-

brooke's Hospital, Cambridge, had rung to say that if every member of staff in Stirling's casualty department wanted to go to a memorial service for the victims, the Addenbrooke's staff would travel up to cover for them at the hospital, Miss Fleming said.

Wilma Duggan was the senior nurse in the accident and emergency department when the children were brought in.

"They were just so small and pale. So wee. Nothing could prepare me for that," Mrs Duggan said.

She was coping as well as she could with her terrible experience, but admitted: "After my shift I went home and cried."

The hospital chaplain, the

Rev Jim Benson, said that yesterday's visit by John Major and Tony Blair had been a tremendous help for the staff. "They were very good, very human. You realised that they genuinely hurt for us," he said.

The chaplain, who has been counselling the families of the victims, said that the fact that the Prime Minister and the Opposition leader had come to the hospital together, leaving politics aside, had really moved and pleased all of them. "That very senior politicians could care enough to come helps them to know that they are not being left."

"Mr Major said he would do all he could in Parliament to help the people of Dunblane. We only had to ask," Mr Benson said.

Staff, who included paramedics, nurses, doctors and even telephone operators, had gathered in a room at the infirmary to meet the politicians. All the staff have been moved by the recognition of the horrific task they have had to face in coping with the aftermath of the shootings, the chaplain said.

The focus of the world on the city at this time was a help to the families and the staff in their grief, Mr Benson said. "But I hope now Dunblane will be left alone and people will leave us to get over it together."



Brenda Fleming, a consultant, praised the teachers

Village grieves for Sunday school girls

By Gillian Bowditch

THE first funeral will take place on Monday when two girls who were close friends will be buried in the neighbouring village of Bridge of Allan. The Church of Scotland funeral of Emma Crozier and Joanna Ross will begin at 11.15am.

Joanna's father, Kenneth Ross, said: "She was the apple of my eye. She was just snapped away. I just can't believe it." The Rev William Gilmour, the church's minister, said that he had lost three little girls from his Sunday school class of 20. The funeral of the third, Victoria Clydesdale, will be held on Tuesday.

Mr Gilmour said: "They were bright little girls, wee sparklers, little buttons. The congregation derived great pleasure from them. Everyone in the church knew them and knew their families. They will be greatly missed."

The Rev Colin McIntosh, the minister of Dunblane Ca-

thedral, said that up to six funerals would be conducted next week at the cathedral.

The services at different churches are being arranged to ensure that they do not coincide, so that the families and friends of the dead children can attend each other's services.

It is expected that the funerals

THE FUNERALS

als of all 16 children killed by Thomas Hamilton will be held before Dunblane Primary School reopens next Friday.

Mr Gilmour said that he would conduct a service at 11.15am on Sunday at which he would address the Sunday school class. "I don't want to make it another funeral service, but it will give the congregation a tangible opportunity for an outpouring of their grief and a chance to support the families."

"I will be trying to explain to the children what has happened. We won't hide the facts from the children: they are often much more resilient than we think and able to handle grief and tragedy better than we sometimes allow."

Mr Gilmour said that he had visited the families of the three dead girls. "We are just trying to support them and share in their great sadness. There are no words. You just have to be there to share their grief and weep with those who weep."

He said there would be more visits to the families after the funerals have been held. "There will be a need to unwind. Normal life goes on but it will be very hard for them when the other children return to school. In Emma's

and Joanna's case the other children in the families are much younger, but they still sense a loss in the house. The parents still have to care for and guard the younger ones."

Mr McIntosh said: "People have been pouring in to all the churches in Dunblane. But that is not unusual. The cathedral has a congregation of 1,300 and the church and community are closely related."

"A number of my congregation have been personally affected by the tragedy. The questions haven't really come yet. There is still a great sense of numbness and shock. The children are coming into the church and saying childlike things. They are thinking about their friends."

Local florists have called for assistance from shops as far away as Edinburgh to cope with the huge demand for flowers. Hundreds of bouquets have been left at the school. A spokeswoman for McIntyre Funeral Directors, the only undertaker in Dunblane, said it would arrange many of the funerals.

"We are doing what we can. There have been offers of help from undertakers all over the place. Everyone has been very helpful. A lot of the funerals still have to be worked out but we are hoping most of the funerals will be over by Wednesday."

Child with shattered thigh put back in intensive care

By a Staff Reporter

A GIRL aged five who was injured in the Dunblane massacre was critically ill in a Glasgow hospital last night. Amie Adam, whose thigh was shattered by a bullet, collapsed at lunchtime at Yorkhill hospital and was put on a life-support machine.

Doctors were releasing only general medical facts about Amie's condition at the request of her parents. Dr Alistair Miller, the medical director, said: "She is again seriously ill and has been returned to the intensive care unit. This is disappointing after she had made such excellent progress after her initial treatment."

Dr Miller said she was having some routine attention to the plaster on her leg when she became unwell. "Her colour changed and she was getting rather breathless, so now she is receiving support

THE INJURED



Amie: critically ill

with her breathing on a ventilator," he added.

It is understood that bone marrow seeping into Amie's bloodstream may have caused the relapse. On Wednesday night she underwent emergency surgery on her leg at Yorkhill. On Thursday she was moved out of intensive care to an orthopaedic ward and was said to be making good progress.

Toys and flowers for Amie and her two classmates at the hospital have been flooding in. Hospital staff said: "Gifts for the children have been coming in all day from businesses and local people in Glasgow just

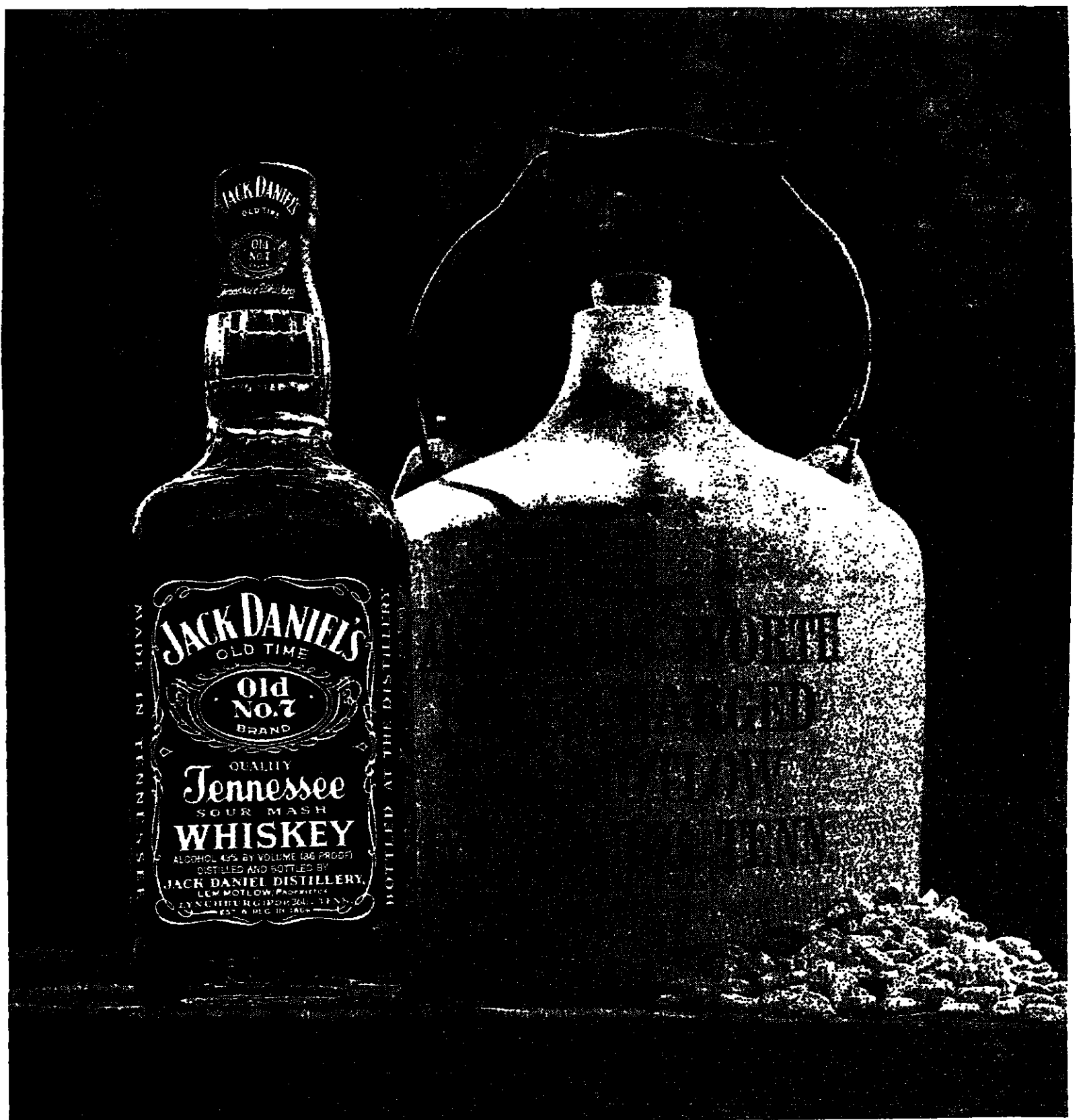
showing they care — teddy bears, toy cars for the boys and a Barbie doll for little Amie. The setback in Amie's recovery left friends and neighbours reeling."

A woman neighbour said: "When is the heartache going to stop for everyone? I used to see Amie most mornings going to school or at weekends skipping about. She was a lovely young girl — just a poor wee soul without a care in the world."

A fat embolism is a recognised complication of injuries in which bones are shattered (Jeremy Lawrence writes). Bone marrow seeps into the blood and the droplets are carried round the bloodstream until they become lodged in the vessels supplying the lung.

Professor Donald Barltrop, head of child health at the Chelsea and Westminster Hospital, London, said: "There is a lot of fatty material in the marrow which can seep out. This can happen in leg fractures. It is carried to the lungs and it will block the capillaries in the same way that a blood clot formed during surgery on the leg can travel to the lung and block a bigger vessel."

"This is called a deep vein thrombosis which leads to a pulmonary embolism (blockage of the pulmonary artery supplying the lungs) but it is more common in adults."



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1015

An advertisement for Coca-Cola is published on page 11 of today's 1015 supplement. In some editions the code T116C01Z has been superimposed on the advertisement. This is a production error and the code should not have appeared.

Parents will be free to visit death scene before pupils return next Friday

Gym where killer struck may become memorial garden

By STEPHEN FARRELL

THE children of Dunblane Primary School will go back to lessons next Friday, nine days after the massacre, governors announced last night. The gymnasium will be kept open for parents to visit, then is expected to be demolished and turned into a permanent memorial garden for the dead.

Many children have spoken of their fear of re-entering the gym and parents and pupils have asked that it be pulled down.

The moves were announced by Michael Robbins, chairman of the school's board of governors, after staff meetings yesterday. Mr Robbins and other governors spoke of the sombre mood as John Major and Tony Blair went inside the gymnasium for a few minutes, then emerged to express their sympathy to staff.

He acknowledged the Prime Minister's expressed wish to see the gymnasium demolished, but said its future had been the subject of "huge discussions" and no immediate decision would be taken.

"What we are keen not to do is to create a terror zone," he said. "We do not want to block

THE SCHOOL

off the grieving process. The school will be open and available to those parents and immediate relatives who feel the need to go into the gym. Quite a few families have expressed that wish," Mr Robbins said.

"Our view, having spoken to quite a few people is that it ought to remain for a period of time to give people the opportunity to go into it to use it as a focal point of grief. Once the end date has been put on that process we feel that the gym really should be demolished."

Mr Major has said that government funds will be available to pull down the gymnasium and more importantly to redevelop it.

Mr Robbins said: "We want to move away from the idea of a granite slab. One of the ideas is that we have some form of garden area, quiet area for children to reflect in, and some form of play area."

Staff will go in on Thursday next week to lay down ground rules for the children's first day back, and receive whatever practical assistance they need. Counselling will be

available to everyone, janitors and cleaners as well as pupils and teachers.

There has been a great deal of discussion about the children's return, and the best advice has been to get them back for a single day and then allow them the weekend off to come back for the following week," Mr Robbins said.

Ann Hill, chief executive of the Scottish Schools Board, said: "It will never be normal but you have to get it as near as you possibly can. It will be a normal school day, the parents will drop their children off and they will be met by the teachers they already know."

The school board has also recommended the redecoration of the entire school. Windows in the gymnasium and other classrooms which were shattered by bullets still need to be repaired and bullet holes in walls to be filled in.

Gordon Jones, who takes over as leader of the new Stirling council on April 1, said: "Whatever happens to the gym, it is now a special place, and whatever its use it will remain a special place."

Gerry McDermott, spokesman for the school board, said the visit by Mr Major and Mr



A policeman comforting a mourner and her children near the school yesterday

Blair had been vital to show the concern of the country beyond the Dunblane community. "It is a great comfort to those who were present at the time and I personally found it very, very helpful."

The classroom where Nicholas Conroy, 12, was stabbed to death in Hall Garth School, Middlesbrough, two years ago, is still used for lessons but was completely refurbished soon after her murder. It was

Richard Morrison, page 17

Credo

Christian faith lights path from the desolate darkness of evil

David Hope

SOMETIMES the world seems so full of violence and horror, of lives wickedly and pointlessly destroyed, that we despair. Faced with such fragility of life and the apparent randomness of evil, can we make any sense of it at all?

The immense tragedy of Dunblane drives us to pause, to stop and to be silent — a silence that is multifaceted. Deep anguish over the lives cut short. Deep sorrow for those suddenly and cruelly thrust into bereavement. Deep anger at the man who perpetrated this crime. Deep penitence that this was what our society had come to.

My own mind turned at once to that account in the Gospel of Matthew immediately following that of Our Lord's Nativity — the Massacre of the Innocents by a violent and vicious Herod with its precedent in the slaughter of the first-born by Pharaoh, King of Egypt.

The Bible is no stranger to tragedy, to the wicked and evil ways of humanity, to that evil which smoulders within and which once indulged is able to unleash forces so uncontrollable that they become inhuman, even "demonic". The price



faith in ourselves, faith in humanity.

How can you still believe in a loving and caring God if He allows such things to happen? Theologians down the ages have wrestled with such basic and fundamental questions, which lie at the very heart of our existence — the mystery of life and death, of good and evil, of tragedy and triumph.

Such evil as this exposes sharply the limitations of our self-understanding; it punctures the pride of our arrogant assurance and lays bare the raw frustration and helplessness which we experience.

Is there nothing at all that can be said, no word spoken, so that we are left in a vacuum of desolation and hopelessness?

The Christian faith speaks of God's Word spoken to us in Jesus Christ — the Word made flesh. It is, I believe, this enfleshed Word who Himself experiences the heartbreak and the dereliction and the agony in Gethsemane, echoed on the Cross as He helplessly cries out "My God, My God, why hast thou forsaken me?" to which apparently there is no response, no answer, only silence.

The Innocent is crucified, led as a lamb to the slaughter, done to death, and there is no rational explanation, only the fact that God so loves the world. It is only the mystery of the suffering and death of Jesus Christ, in the stark symbol of the Cross, that addresses the contradiction of the presence of

evil in a world created and sustained by a living and loving God. God, who has seemed so distant, even absent, is actually Himself bearing the pain, within our grief and our sorrow. More than that, even in this tragedy, He speaks to us of life through death, of the final victory over wickedness and evil, already accomplished in Jesus Christ, a sure sign of hope in a dark and troubled world.

Dr David Hope is the Archbishop of York

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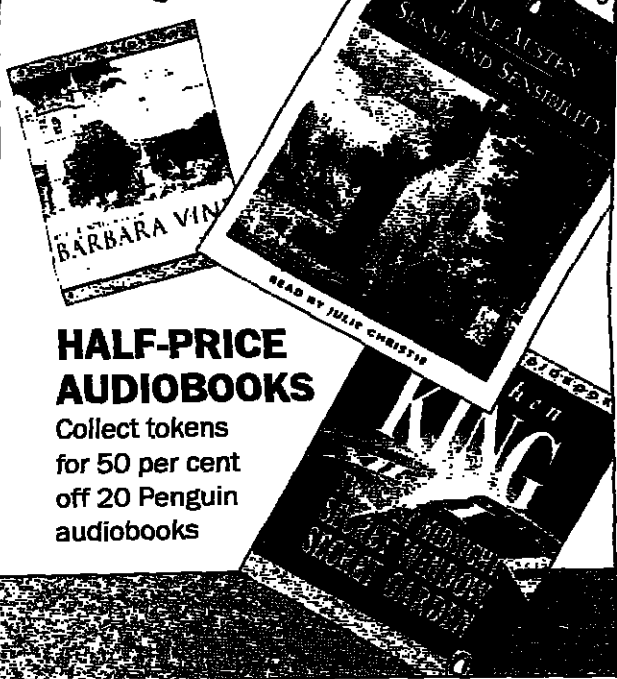
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PLUS: Alan Lee in Lahore
on Sri Lanka v Australia
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Legal firm's partner could be struck off after rugby tackle prosecution

Solicitor convicted of assaulting rich client's wife

By MICHAEL HORSNELL

A SOLICITOR who rugby-tackled the wife of a wealthy client and pinned her to his office floor was convicted of assault and false imprisonment yesterday after a private prosecution brought by his victim.

Allen Chubb, a senior partner at his practice in Belgrave, London, slumped to his seat in the dock before being ordered to pay her £1,000 in compensation at Inner London Crown Court. His victim, Laura Harold, said that she was delighted with the 10-2 majority verdict.

As her family gathered for a celebration at Annabel's nightclub in London, Mrs Harold, 32, was heading for Heathrow in a chauffeur-driven Bentley to catch a flight to Rome, where she has a pre-arranged group audience with the Pope. She left before the jury returned but her husband told her the result in a telephone call.

She was attacked in an interview room at the offices of Child & Child after a dispute over the title deeds to the £1 million house in Chester Square, Belgrave, where she lives with her husband, the property developer and industrialist Michael Harold.

Mrs Harold, a Roman Catholic who spent much of the five-day hearing holding her rosary beads, said afterwards: "I took this case because I wanted people in a similar position to be protected by the law of this country. I have no feeling of vengeance



Chubb: ordered to pay £1,000 compensation

towards Mr Chubb and that is not the reason I have gone through this ordeal of a private prosecution."

Her husband, 43, who owns Harold Supplies plc, which has a £4 million turnover, emphasised that although it was she who had decided to proceed with the prosecution he was pleased that she had won.

Last night the Law Society's solicitors' complaints bureau indicated that Mr Chubb's career could be severely damaged by the verdict. A spokesman said: "The papers in the case will be referred to our conduct committee and it is for them to decide whether the solicitor needs to be referred for disciplinary proceedings." Mr Chubb, 52, of Barnes,

southwest London, is a former special constable of ten years' standing. He could be reprimanded, suspended or even struck off.

He threw Mrs Harold, who is 5ft 2in and weighs 74 stone, out of his office and down a flight of three steps on April 28 last year after she refused to leave when he declined to hand over the title deeds of the couple's unmortgaged house. He is 6ft 5in.

His action followed a dispute between Child & Child and Mr Harold over the payment of a £3,500 bill for conveyancing work which Mr Harold alleges was negligent.

When she returned a moment later to retrieve her fur coat, which had fallen off in the fracas, he rugby-tackled her to the ground and pinned her down for five minutes, having called the police.

The Crown Prosecution Service, which had declined to prosecute, said it had decided that there was "insufficient evidence for a realistic prospect of conviction based on the documents available to the reviewing lawyers at that time".

Judge Roderick Adams told Chubb: "I recognise these convictions might have serious repercussions on your professional life. The jury have found by their verdict that you used too much force in removing Mrs Harold and by their verdict that you improperly restrained her when you had no right to do so."

The judge ordered Mr Chubb to pay £500 on each



Laura Harold: said vengeance played no part in her decision to pursue the case

count in compensation to Mrs Harold and £1,000 towards the cost of the prosecution. The costs had been estimated at more than £40,000 each for both Mrs Harold and Mr Chubb. He will have to pay his own costs.

Mr Chubb has practised as a partner for Child & Child since 1974. The firm advertises itself as a "comprehensive and friendly legal service".

During his time as a special constable he became a divisional officer — equivalent to the rank of inspector in the force, and made more than 50

arrests. He received several commendations, including one from Scotland Yard.

In 1985 he set up the Belgrave village neighbourhood watch scheme with the slogan "We don't act as vigilantes and don't attempt to grab suspects".

Tories break record for long service

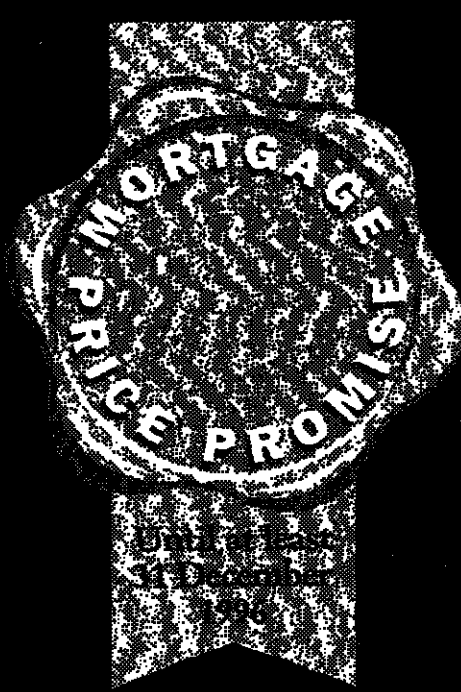
FOUR ministers entered the record books yesterday by serving for the longest continuous period this century — 16 years and 315 days.

Kenneth Clarke, Chancellor, Malcolm Rifkind, Foreign Secretary, Sir Patrick Mayhew, Northern Ireland Secretary, and Baroness Chalker, Overseas Aid Minister were all appointed by Margaret Thatcher in May 1979 and have held a number of senior posts since then. The four beat the previous record held by Lloyd-George.

Other ministers have served for longer in total but with periods out of office. Churchill was a minister for more than 29 years spread over 55 years as an MP.

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Labour sets out pension savings plan for everyone

By PHILIP WEBSTER, POLITICAL EDITOR

PROPOSALS to allow everyone to save for a substantial second pension in addition to the existing state scheme are set to be unveiled by Labour. The scheme is intended to reduce the cost of providing for the growing population of pensioners.

Chris Smith, the Shadow Social Security Secretary, is close to finalising his plan, which would enable individuals to build up their own savings within a range of funds run by various organisations, including existing private pension providers. It would allow people to put the 4.8 per cent of National Insurance contributions they are already required to make to a second pension into the new scheme and top it up with voluntary payments.

The heavy private involvement in running the scheme and its collective strength would give it an independence which Serps, the state earnings related pension scheme, has lacked, the leadership believes. It would drive down administrative costs to such a level that the scheme would easily compete with personal pension plans. Labour believes it could also prove a viable alternative to occupational schemes.

The plan — containing elements similar to schemes already in place in Finland, Chile and Australia — will be the centrepiece of Labour's strategy to combat the burgeoning cost of retirement, as a diminishing workforce

struggles to support increasing numbers of pensioners. Under the scheme insurance companies, employers, friendly societies and other groups would be able to apply to run "cross-industry" plans similar to those in Australia.

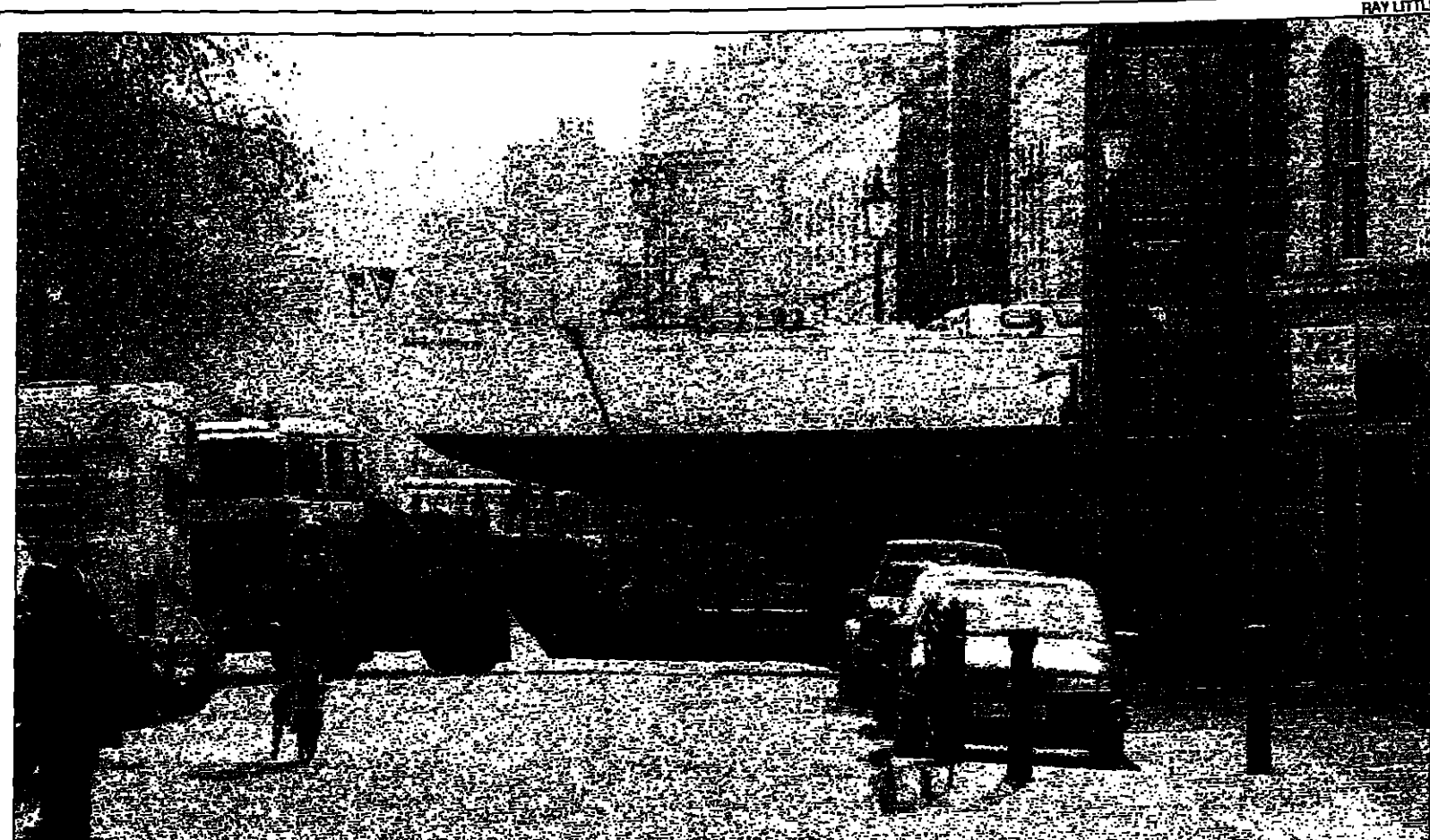
One idea Mr Smith intends to adopt is the Singapore practice of keeping investors regularly informed about the state of their holding, what it is earning at present and its projected value at retirement. It is anticipated that the existing Serps scheme will be allowed to run alongside the new one so that current investors do not feel they have wasted their contributions.

Mr Smith is expected to begin outlining his plans in a series of speeches, the first on March 26. Over the next three months he will be presenting five papers on reform of the welfare state to Labour's national policy forum.

Labour leaders are sure they can produce a better return than personal pensions, which the Government encouraged people to choose in the 1980s. Mr Smith believes that his second-tier scheme can help individuals by allowing them to have their own savings in collective funds, keeping costs low.

Some personal pension schemes have administrative costs as high as 25 per cent; overseas plans similar to the plan Labour has in mind have costs as low as 1 or 2 per cent.

Pensions guide, page 33



Shipping lane: *Gipsy Moth IV*, Sir Francis Chichester's round-the-world yacht, returning by low-loader at Greenwich, southeast London, yesterday after a refit at Gosport, Hampshire. Damage caused by acid rain and tourist visits took nine months to repair and cost £30,000

Daffodil prices shoot up as big freeze delays flowering

By MICHAEL HORNSBY AND OLIVER AUGUST

DAFFODILS have more than doubled in price in the run-up to Mother's Day because of a shortage caused by cold weather and strong foreign demand.

Last month daffodil growers opposed suggestions that Mother's Day be moved to May, in line with other European countries. They feared their business would suffer because May is too late for daffodils.

They were selling for up to £2.50 for a bunch of ten yesterday, compared with

about £1 at this time last year, and in Southampton there has been a spate of daffodil thefts from municipal parks.

In East Anglia, which grows about two thirds of the national daffodil crop, there are almost no pickers in the fields because freezing temperatures have delayed flowering. The Cornish crop, which supplies the early market, is nearly exhausted. Ed Bowman, general manager of the wholesalers Lingard of Spalding, Lincolnshire, said: "Basically, there will not

be enough daffodils to go round this weekend."

Britain grows 10,000 acres of daffodils, more than the rest of the world put together. When the crop falls short here, the prices paid by foreign buyers rise sharply, diverting supplies abroad.

But daffodils are by no means the most popular gift. Angela Henderson, of Lutterford, said: "Chrysanthemums, carnations and roses, particularly in pink, easily top the list, followed by freesias because of their strong scent."

£90,000 award for teacher hit in classroom

By JOHN O'LEARY, EDUCATION EDITOR

TWO primary school teachers have each won damages approaching £100,000 for injuries suffered in attacks that highlight the growing concern over classroom violence.

In the first case, to be detailed next week, a Coventry teacher who was assaulted by a boy aged nine accepted an out-of-court settlement of £82,500 from her education authority. The other award was £97,000 to a teacher in Hereford and Worcester man-handled by a parent.

The payments mark a new phase in the teaching unions' campaign to ensure their members' safety. The number of classroom assaults has risen rapidly in recent years and the issue will feature strongly at next month's conferences.

The Criminal Injuries Compensation Board sanctioned the £97,457 payment to a man aged 35 who has not worked since he was attacked in 1990. The teacher, who wants to remain anonymous, was pinned against a plate-glass window in front of his class by the parent of a boy who had consistently failed to wear a uniform.

The National Union of Teachers, which took up the case, said the parent shouted abuse and threatened further violence after his son had been warned that the tracksuit he

wore to school each day was smelly. Although the police took no action, his case was referred to the compensation board when he was unable to return to work.

The teacher, whose wife is expecting a baby, has been under constant medication, suffering paranoia and psychotic episodes. His award is thought to be the biggest made for an attack on a teacher.

The other case, settled in January, involved an incident seven years ago at Frederick Bird School, Coventry. Hazel Spence-Young was injured when she tried to persuade a boy with a history of behavioural problems to return to class after he refused to take part in a lesson. After shouting abuse at Mrs Spence-Young, he hit her under the chin. She still has difficulty moving her neck.

The National Association of Schoolmasters and Union of Women Teachers, which is to give details of the case on Tuesday, took action against the education authority because the assailant was below the age of criminal responsibility. Cathy Goodwin, Coventry's Chief Education Officer, said that the authority was not admitting responsibility, but a protracted court case would not have benefited either party.

NEWS IN BRIEF

P&O ferry captain 'took his own life'

The captain lost overboard from the *European Tideway* between Rotterdam and Felixstowe on Thursday is believed to have killed himself. P&O European Ferries said the loss of Captain John Carroll, 51, "appeared to be a personal tragedy".

He joined P&O 25 years ago and became a captain in 1991. He was married with adult children and lived at Bury St Edmunds, Suffolk.

Police fiver

Hampstead police in north London are asking 200 businesses to pay £5 a year to give a beat officer a mobile phone and allow him to respond instantly to their calls for help. Glen Jackson, the area's MP, fears the plan could lead to a two-tier service.

Wheels of fortune

Thieves jacked up 54 new cars in the compound of a Ford dealer at Workop, Nottinghamshire, stole wheels worth £25,000 and left the vehicles propped on bricks. A spokesman said: "The culprits did us the courtesy of putting the wheel-locking nuts back on."

Just the ticket

Job seekers in the South Wales valleys are being offered half-price rail tickets to Cardiff in a scheme run by Cardiff Railway Company and the Employment Service. The aim is to help them to find work in the expanding Cardiff Bay development area.

Taxi death crash

A passenger died in hospital after being pulled from a taxi that had careered off the road and crashed into the River Stort. Carol Watkinson, 23, of Sawbridgeworth, Hertfordshire, was trapped in the overturned, submerged car for 40 minutes.

Beach clean-up

A clean-up of beaches along a 25-mile stretch of the Irish coast began after oil came ashore at Co. Wexford, thought to be from the *Sea Empress* wreck off the Welsh coast last month. The local authority said there was no immediate danger to wildlife.

Radio silence

Amateur disc jockeys at Crawley Hospital, West Sussex, have been broadcasting unaware that patients could not hear them because dilapidated equipment had blocked out the signal. The radio station is now moving to a venue with new equipment.



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Multimillionaire twins launch challenge to feudal rule over their tiny Channel property

Seigneur of Sark resists brothers' independence bid

By Emma Wilkins

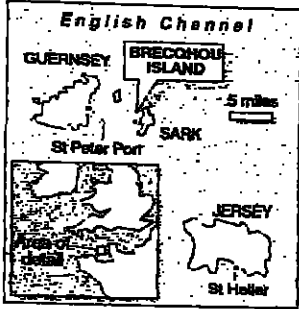
THE Seigneur of Sark is to contest an attempt by the multimillionaire Barclay twins to declare independence for the tiny Channel island of Brecqhou.

The reclusive brothers, who bought the island on a perpetual lease for £2.3 million three years ago, will ask the Royal Court of Guernsey to determine the constitutional position of Brecqhou next week. If the court rules in their favour, they could claim back a £177,000 sale tax paid to the Seigneur.

The island, 1,000 yards long, has been part of the fiefdom of Sark since 1565, when Elizabeth I allowed its colonisation to stop pirates using it as a haven. It is separated from Sark by a channel 100 yards wide. David and Frederick Barclay, owners of *The Scotsman* and *The European*, have installed an independent water and electricity supply on Brecqhou, where they are building a £25 million Gothic mansion.

Michael Beaumont, the Seigneur, was served with a writ of summons at the harbour-side as he boarded a boat to Guernsey for a funeral this week. "The Barclay brothers are claiming that Brecqhou is constitutionally separate from Sark and they are filing their case at the court next week," Mr Beaumont said.

"I hold the island for the Crown and up till now no one has questioned that Brecqhou is part of the fief of Sark. We will defend that position," Mr Beaumont inherited his title from his grandmother, the Dame of Sark, who survived the Nazi occupation of the Channel Islands during the Second World War and who died in 1974. "The relationship



between Sark and Brecqhou has lasted perfectly well for more than 400 years and it seems very silly to challenge it now," Mr Beaumont said.

When the 61-year-old brothers bought the island they paid a feudal property tax to Mr Beaumont, which they are claiming should be repaid. The *treizieme* tax, paid to the Seigneur when a property within the fiefdom is sold, is a thirteenth of the price. "Their primary case is the constitutional position, but if they prove that Brecqhou is separate from Sark, then that money might have to be repaid," Mr Beaumont said.

The fiefdom of Sark is owned by the Crown but let on a perpetual tenancy to the Seigneur, whose duties include maintaining 40 strong men with muskets to defend the territory. Historical documents show that Brecqhou was once separate from Sark. Papers from 1160 include the island within a Jersey fiefdom.

Jennifer Cochrane, one of 12 deputies to Sark's Parliament, the Chief Pleas, said that Sark's 550 islanders were furious about the brothers' legal challenge. "They want to build their own little fiefdom on Brecqhou and be completely separate from everyone else," she said. The Barclay brothers are represented by Strappini Havard and Co, a firm of Guernsey solicitors. A spokes-

man declined to comment yesterday.

Sark's ultimate court of appeal is the judicial committee of the Privy Council, according to the Home Office. "We are aware that an action is being brought in relation to reclaiming the *treizieme* tax and seeking a declaration on the constitutional position of Brecqhou," a Home Office spokeswoman said.

The Barclays were born in London of Scottish parents and left school to train as estate agents. In the 1960s one of their early business ventures was to buy boarding houses in Bayswater and turn them into hotels.

Their present fortune is largely derived from property deals involving buying and selling hotels, including the Howard Hotel on the Thames Embankment and the Ritz in Piccadilly.



Brecqhou, which is 1,000 yards long, has been in the fiefdom of Sark since 1565. Elizabeth I allowed it to be colonised to stop pirates hiding there. Separated from Sark by 100 yards of water, it once belonged to Jersey

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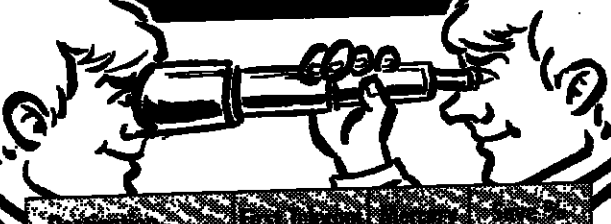
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Elizabeth allocated Brecqhou to the Seigneur of Sark, a title that passed to Michael Beaumont

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Kohl's heir fuels single currency pessimism

By GEORGE BROCK, EUROPEAN EDITOR

THE START of the European Union's single currency may have to be delayed beyond 1999, according to Helmut Kohl's political heir-apparent in one of the most pessimistic assessments yet to appear from the German Government's upper echelon.

Wolfgang Schäuble, parliamentary leader of Herr Kohl's Christian Democratic party, aired his doubts about whether monetary union could start on schedule to the author of a biography due to be published yesterday. "It could be — and I think that this is not entirely improbable — that the currency union cannot start in 1999," he is reported to have said.

Senior German politicians, up to and including Herr Kohl, have dropped hints previously that the start date would have to be put back from the planned January 1999. But Herr Schäuble, who is extremely close to the Chancellor, has not expressed his doubts so clearly before.

Although the Maastricht treaty allows rules to be bent, EU governments are supposed to reduce public debt to austere low levels by the end of next year. Germany's public deficit is predicted to reach 3.5 per cent of gross domestic product this year, well above the 3 per cent target. France

also seems likely to overshoot the limit this year and next.

German politicians have regularly given warnings that adhering to the single currency qualifying rules is more important than sticking to the letter of the timetable. At the moment only Luxembourg meets all the criteria laid down in the EU treaty.

Both France and Germany face problems in cutting public spending because their economies are slowing down and unemployment is rising. But a Bank of France survey yesterday reported businesses as forecasting that economic activity would pick up later in the year.

A concerned French and German move to postpone the start of the single currency is unlikely before the end of this year. Meanwhile, EU governments will debate whether any single currency zone should be linked to the rest of the Union by a new exchange rate mechanism. British ministers have gently poured cold water on the idea but proposals are being developed by Commission officials in Brussels.

Sir Leon Brittan, the Trade Commissioner, this week cut across Brussels' previous policy, telling a London conference that fears of sharp devaluations by countries outside a monetary union were "greatly exaggerated". He said there was no need for a new exchange rate regime, adding: "It is far from clear that this would be either appropriate or helpful."

EU finance ministers will discuss this thorny subject in the middle of next month but no decisions are likely to be taken before the EU's summer summit in Florence in late June.

The Germans are also keeping up pressure for a "stability pact" — a scheme proposing punitive fines for governments inside a monetary union which run excessive deficits.

Leading article, page 21

Kiss on the neck may be quite incidental

FROM RICHARD OWEN IN ROME

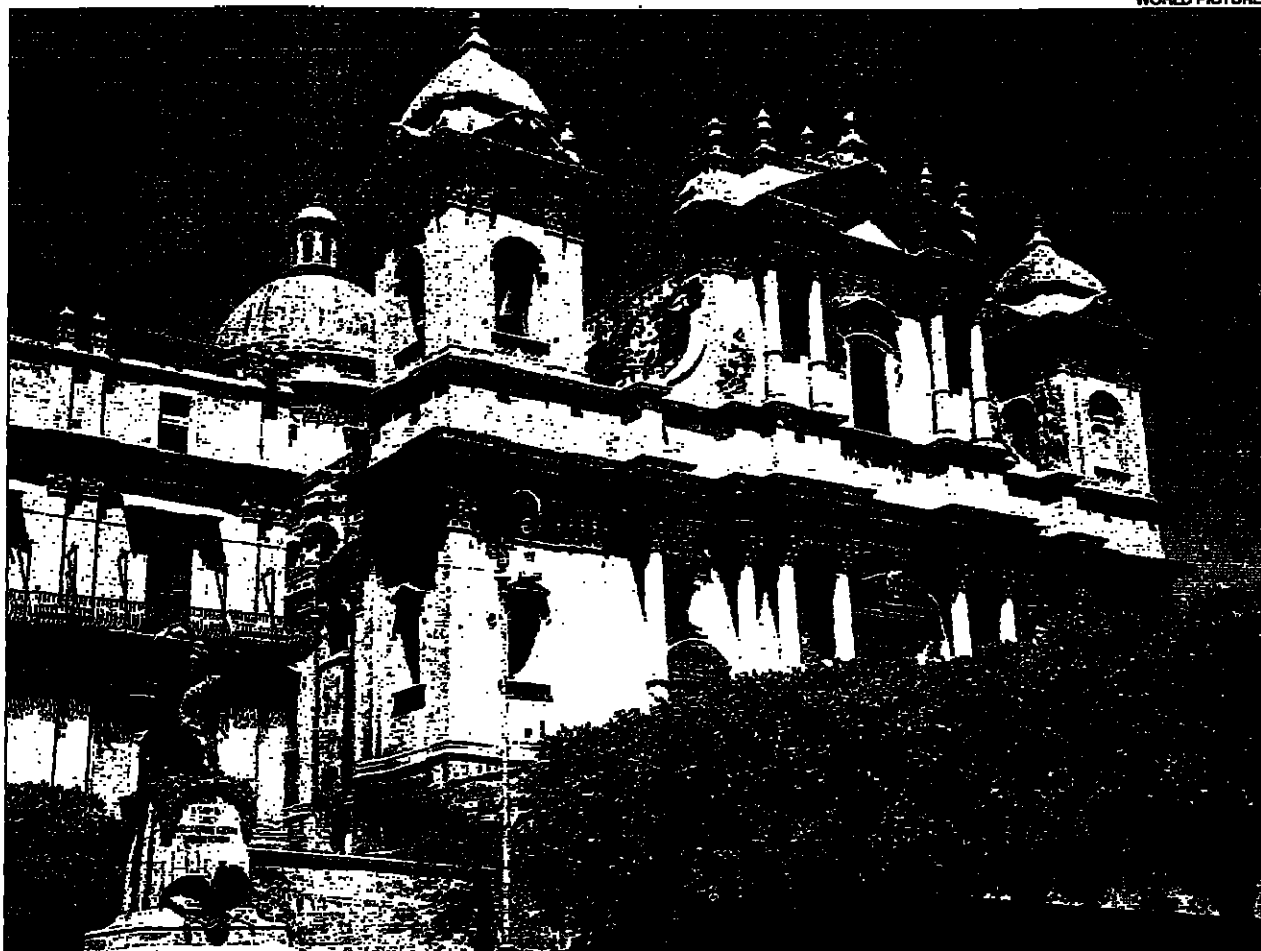
THE ITALIAN Supreme Court yesterday overturned a Sardinian man's prison sentence for sexual harassment, declaring that kissing a female office colleague in public on the neck was not a criminal offence. "There are lustful kisses and non-lustful kisses," the judges said. "This one was non-lustful."

The man, named only as G.D., was accused of kissing his colleague "without her consent". A Cagliari court jailed him for 16 months but, on appeal, the Milan judges ruled — somewhat controversially in the view of many male and female Italians — that the neck was "not an erogenous zone".

Cases of sexual harassment are comparatively rare in Italy, where unthinking male chauvinism goes largely unchallenged and the media are saturated with titillating images of scantily clad women. But the growing feminist movement has begun to alter attitudes, and laws have been passed to toughen sentences for violence against women.

The Milan judges concluded that a distinction should be drawn in law between "lustful kisses on the lips, in a clear display of desire and intoxication", and "normal kisses, such as those on the neck or cheek".

"Normal" kisses were permissible, the ruling said, and should not be included under "crimes of libidinous violence" in Italian law.



Noto Cathedral before the collapse. Art critics say the disaster is symptomatic of the neglect of Italy's heritage

Italian anger as cathedral dome falls

By RICHARD OWEN

ART critics called yesterday for an emergency campaign to save Italy's treasures after the collapse of Noto Cathedral in Sicily, a jewel of baroque architecture.

Antonio Paolucci, the Culture Minister, arrived in Noto yesterday to inspect the damage caused by the collapse of the dome into the interior of the cathedral, which was completed in 1770. The great twin towers and the facade are intact, but the rest gapes open to the sky.

The Bishop of Noto, Mgr Salvatore

Nicolosi, said he had watched with horror from his balcony as the great dome caved in, "crumbling like a biscuit" and sending a pillar of white dust into the air. "I thought at first that it was another earthquake," he said.

The cathedral, like Noto's other 18th-century buildings, was erected after the Sicilian earthquake of 1693 by the baroque architect Rosario Gagliardi. Noto is one of the most visited sites on the island, and was used by Michelangelo Antonioni as a backdrop for his film *L'Avventura*. But the cathedral has been shored up with scaffolding in recent

years, a lack of funds hampering restoration. Art critics said the Noto disaster was symptomatic of the neglect of Italy's heritage. At the end of January, another baroque gem, La Fenice opera house in Venice, went up in flames and local officials stand accused of ignoring the fire risk. Last month, Signor Paolucci disclosed that Italy was losing 30,000 art objects a year to thieves because it lacked the staff and resources to protect them.

Less than 0.5 per cent of the national budget is spent on the preservation of historic treasures, even though they provide huge tourist revenues.

French 'gang boss' plays to gallery

FROM BEN MACINTYRE IN PARIS

FRANCIS "The Belgian" Vanverbergh, an alleged kingpin of the French underworld, swaggered into a Marseille court this week to proclaim his innocence on drug smuggling charges.

Known to the French police as "the last Godfather of Marseille", The Belgian is a figure straight out of central casting: his record is horrific but his jaw is firm, his suit impeccably tailored and his hair neatly combed. For three

decades, he has been in and out of prison, fighting a running battle which came to a climax last year when the European Court of Human Rights ordered the French state to pay him £11,000 in damages after keeping him in prison without trial for more than four years.

The Belgian's victory was short-lived, however, and this week he was back in the dock, accused of smuggling 44lb of heroin into the US in 1985.

The trial has gripped France, providing a rare and vivid glimpse into the French criminal underworld. The Belgian, 50, has turned in a vintage performance as the reformed character from a poor background, brought down by lies and treachery.

"I am a delinquent," he announced simply, peering at the court through tortoiseshell spectacles. "I have lived a marginal life."

This was impressive under-

statement. Mr Vanverbergh is a product of the notoriously tough Belle-de-Mai neighbourhood of Marseille. His first conviction, for robbery, came at the age of 18. Allegations against him since have ranged from arms offences to gangland killings, drug smuggling and pimping; for 20 years he was listed among France's most wanted men. If convicted, Mr Vanverbergh faces up to 40 years' imprisonment.



Vanverbergh: told court "I am a delinquent"

Kashmiris start talks with Delhi

Delhi: The Indian Government held direct talks with Kashmiri separatist leaders yesterday, the first since the insurgency began in 1989. The encounter, unthinkable even a year ago, was an indication of a growing hunger for peace in the Muslim-majority state (Christopher Thomas writes).

Nine militant leaders recently released from jail met S.B. Chavan, the Home Minister, for an hour in Delhi. They described the talks as good and purposeful, but their former organisations called them traitors.

Basketball star changes attitude

New York: Mahmoud Abdul-Rauf, a black Muslim basketball star suspended for refusing to stand for the national anthem, agreed to stand provided he can spend the time praying (James Bone writes). "In Islam, if after making a decision you see that which is better, you do that," he said.

Mugabe's rival quits election

Harare: Only 14 hours before voting was to start, Bishop Abel Muzorewa, 71, leader of the Zimbabwean United Parties and the sole opponent to President Mugabe in the presidential election, announced his withdrawal.

Leading article, page 21

Poachers kill white rhino

Geneva: Poachers in Zaire have killed one of the 30 wild northern white rhinoceroses left in the world, the World Wide Fund for Nature said. The male animal was killed last month in the Garamba national park (AFP).

Hear, hear

Paris: The French parliament voted to ban portable stereos producing more than 100 decibels after doctors said listening to loud music with earphones was damaging young people's hearing. (Reuters)



Schäuble: aired doubts in new biography

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ABBOT ALE

FROM GREENE KING



Peking times next round of exercises to straddle island's elections and vows to reunify nation

China to launch new war games in Taiwan Strait

FROM JAMES PRINGLE IN PEKING

CHINA yesterday announced another round of military exercises in the Taiwan Strait. The ground, naval and air war games, which will straddle elections in Taiwan, are likely to reduce euphoria brought about by American assertions that Peking has no plans to invade.

Peking also announced the end of eight days of missile tests in the narrow strait dividing Taiwan from the mainland, but said the new war games would start on Monday and last until March 25, two days after Taiwan's first direct presidential elections.

Meanwhile, live-fire exercises are continuing in the southern strait.

A commentary to be published today in China's leading newspaper says that "a prosperous China must be a unified China: a strong China must be a complete China".

Diplomats said that this seemed to indicate that Peking intended Taiwan should be part of China, by military conquest if necessary. Peking has never given up a commitment to reunite the country.

"The historical trend of reunification is irreversible," the editorial says. "We should

never allow one single inch of land to be split off our motherland's territory." In what appears to be a reference to America, the editorial also advises foreign "meddlers" not to interfere in China's internal affairs.

The US Defence Department said that it had received assurances from Peking that China did not intend to take any military action against Taiwan. Reports of these assurances led yesterday to a rise on Taipei's stock market and also in the value of the Taiwan dollar.

Envoyés in Peking, while still of the opinion that China will not invade Taiwan in the short term, warned of the consequences of an accident as American battle groups gathered off eastern Taiwan.

The official news agency, Xinhua, reported last night that all four missiles involved in the tests this week, believed to be Scud-like M9 surface-to-surface rockets, had hit their designated targets. This demonstrated "the fine military and political quality of the second artillery force", Xinhua said.

Xinhua said the People's Liberation Army would conduct joint ground, naval and air exercises in and over a sea area formed by a line connected by four points. It gave coordinates that formed an uneven oblong in the northern sector of the strait. Analysts said this round of exercises seemed likely to edge a little closer to Taiwan.

"For the sake of safety, the Chinese Government requests the Governments of relevant countries and the authorities of relevant regions to notify ships and aircraft of their countries and regions not to enter the said sea area and air space during the period," Xinhua said.



An official photograph shows the launch of one of China's missiles from a land-based launcher

Taiwanese tour de force

Taipei: Enterprising Taiwanese tour companies are chartering cruise ships to take sightseers to watch one of the two American aircraft-carrier battle groups preparing to monitor Chinese military exercises off Taiwan, *China Times* reported yesterday.

Besieged by inquiries from people eager to get a glimpse of the *USS Nimitz* and its escorts, now on their way from the Gulf, the firms have organised cruises that they hope will intersect the force's

path. The charter prices range from about £1,200 to £3,000 for each group.

Several such groups have already been organised and will shortly set off to await the arrival of the nuclear-powered carrier, the newspaper reported. The *USS Independence* and its escorts are already about 100 miles east of Taiwan, but the *USS Nimitz* is expected to arrive in the area a few days before the island's presidential elections next Saturday. (AFP)



President Lee Teng-hui addresses a presidential election rally in Taipei yesterday

Diplomatic tone fails to sweeten the bitter reality

FROM JONATHAN MIRSKY IN TAIPEI

AS FEARS of war temporarily recede in Taiwan, the ultimate problem remains: the island and Peking are both Chinese and the roots of their conflict strike deep.

The news that Li Peng, the Chinese Prime Minister, and his generals have assured Washington that they have no immediate invasion plans is well known here and some of Taiwan's top officials are sending equally reassuring signals. Frederick Chien, the Foreign Minister, said yesterday that President Lee Teng-hui had no plans for further foreign trips. It was Mr Lee's visit to his American alma mater last year that triggered the present crisis.

Mr Chien also crowed that Peking had over-reached itself, little imagining that Taiwan would resist vigorously. Equally important, and influential in Peking, although Mr Chien did not say so, has been the American naval power near Taiwan which Washington has brandished but not wholly explained.

But when this crisis ends and President Lee is, in all likelihood, elected next week, Taiwan's essential independence will remain, as will its democracy, the two elements in the situation that Peking cannot and will not endure.

The presidential election,

the first in Chinese history, highlights these elements and the crisis yet to come. When Chiang Kai-shek and his son Chiang Ching-kuo, who set in motion the move towards democracy, ruled Taiwan, Peking accepted silently that they had been appointed by political cronies who were refugees from the mainland. Both Chiangs also maintained the fiction that some day they would reassume power in China as a whole.

But with the advent of the native-born Lee Teng-hui, a man whose cultural origins are in many ways Japanese — he was educated largely in Japan, speaks Mandarin with a Japanese accent, and had a brother who was killed serving in the Japanese army — Peking faced a new situation.

No matter who is elected next week, it will be a national-style President, and it will be a genuine election. Neither is acceptable in Peking, where national leaders emerge from inner-party conclaves and the population finds out later. Furthermore, such an election could signal to some of China's restive provinces, such as Tibet and Muslim Xinjiang, that breaking away is possible. A noodle seller explained that simply yesterday: "Hah. Thirty-six small countries. Just like Russia."

Premier fumes over smoking in parliament

BY JAMES PRINGLE

CHINESE parliamentarians were rebuked by Li Peng, the Prime Minister, yesterday for smoking too much, and when one delegate to the annual session of parliament boasted about increased alcohol production he was told that Chinese should drink less alcohol and more fruit juice.

Smoke-filled backrooms at political gatherings in Europe and the United States may be a thing of the past, but

Peking's Great Hall of the People, where sessions of the National People's Congress are taking place, has been fuggy this week with tobacco smoke, despite no-smoking notices.

Informal gatherings of parliamentarians have been well-oiled with grain alcohol, as is the habit with business banquets across China where drinking duels are often staged. But when Mr Li walked into a conference room in the Great Hall yesterday and saw packets of cigarettes for sale, he exploded. "Selling cigarettes here?" he thundered.

"I suggest we people's deputies set an example in observing the no-smoking ban in public places," he said. The deputies dutifully chorused "Good", according to Xinhua news agency.

Then when the mayor of a town in Shantung province proudly boasted that liquor-making has made "marked progress" there the austere Mr Li stepped in again. He said that

too much of China's grain output was going into distilleries.

"Drinking fruit wines is helpful to our health, does not waste grain, and is good for social ethics," he said, as delegates again responded with applause.

With 350 million smokers, China does have a serious smoking problem, and an American medical journal said last year it was a "public health emergency" that could become a health disaster.

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Russian MPs vote in favour of reviving Soviet Union

FROM THOMAS DE WAAL IN MOSCOW

THE Communist-dominated Russian parliament laid on a spectacular piece of political theatre yesterday by voting the agreement that ended the Soviet Union null and void.

Opposition deputies rose to their feet after overwhelmingly backing a resolution to overturn ratification of the Belovezhsk Agreement, signed by the leaders of Russia, Ukraine and Belarus in December 1991, which buried the Soviet Union and created the Commonwealth of Independent States. The vote was timed to coincide with the fifth anniversary of the March 1991 referendum, when most of the population voted in favour of maintaining the single state.

Yesterday's vote had more to do with pre-election skirmishing than constitutional reality. Gennadi Zyuganov, the Communist Party leader who is the main challenger to President Yeltsin in the June presidential elections, said it was the first step in a gradual recreation of the Soviet Union which would accelerate when he won the presidency.

But President Yeltsin immediately condemned the vote as pre-election manoeuvring that would inflame tensions in former Soviet republics. "Neither Ukraine nor any other of the former union republics will go back into the Soviet Union with a red flag, so why does the state Duma take decisions like this?" he asked.

In an interview with Russian television on Thursday, Mr Yeltsin said the disintegration of the Soviet Union had been unstoppable. He said his own plans for economic integration between the former republics were now speeding up. The Communist

resolution was "doing great damage to Russia", he said. "The Communists are saying this for the sake of politicking, for the sake of the elections, while because of the process of integration we are winning very serious political points."

Liberal deputies mocked the resolution as political fantasy. One of them, Sergei Yushenkov, said voting to reconstitute the Soviet Union was about as useful as voting to declare an end to winter. Several deputies pointed out that most of the Communists in the former Russian parliament had voted to ratify the Belovezhsk Agreement in December 1991. Pressed on this point, Mr Zyuganov said: "We have a good opportunity to correct our mistakes."

Several Communist deputies hinted darkly that this was only the beginning and that if they came to power, Mr Yeltsin and others who engineered the Belovezhsk Agreement would be brought to trial. "They will not be brought to account now," Anatoli Lukyanov, a former Speaker in the Soviet parliament said. "But time will pass and history will judge them."

Vladimir Zhirinovskiy, the ultra-nationalist, blamed the CIA for destroying the Soviet Union in concert with Mikhail Gorbachev. "Their manoeuvres began in 1985; they finished in 1991," he said.

The Duma's decision will probably provoke much more reaction in the newly independent states, such as Kazakhstan, which has a large and vocal Russian minority, than in Russia itself. President Shevardnadze of Georgia told *Moscow News* last week that any serious attempt to recreate a single state could lead to civil strife throughout the former Soviet Union.

Chechen overture: The Kremlin yesterday approved a new initiative to end the 15-month conflict in Chechnya, where fierce fighting between government troops and separatist rebels continued (Richard Beeston writes).

Speaking after a special meeting of his Security Council, President Yeltsin refused to give details of the plan, which he said he would release in a televised address to the nation later this month. But according to senior Kremlin officials, President Yeltsin is to propose a peace forum made up of the pro-Moscow Chechen government, traditional Chechen elders and moderate figures among the rebels.



Zyuganov: "the first step towards a single state"



Leading Seaman Bluey Cottingham repainting the bow of the Royal Yacht Britannia. The vessel is in Florida, where the Duke of Edinburgh is due to attend several Palm Beach charity functions

Dole mobilises wounds of war against Clinton

FROM TOM RHODES IN WASHINGTON

THE War Hospital at Battle Creek is long gone, but the building that once housed wounded veterans has become a symbolic and highly significant part of Bob Dole's campaign for the White House.

It was to Ward 10 of this former army medical hospital in Michigan that the young Mr Dole was admitted in 1945, his body ripped apart by a German shell in Italy. For almost three years he was confined to the room and was still swathed in a full body cast, unable to feed or clean himself, when he returned to his home in Russell, Kansas.

For the first time since his treatment after the Second World War, Mr Dole made a deliberate detour to Battle Creek this week to revisit the scene of his greatest suffering and return to a central theme of his campaign for 1996.

"It is about character," said Mr Dole, who now seems certain to win the Republican nomination. "It is about growing up in America. About knowing what made America great. About having made a little sacrifice for America. It certainly changed my life."

There was no direct comparison made between his record and President Clinton's avoidance of the draft in Vietnam.

"I don't talk about President Clinton," said the Kansas senator. "But I think voters should know who Bob Dole is. I don't think I have to hide the fact that I was a veteran."

Previously, Mr Dole has

made brief references to bouts of paralysis and depression inflicted by his wounds. He has lost a kidney, cannot use his right arm and has only partial movement in the left.

Mr Dole proposed to his aides that the hospital become a campaign stop in Michigan. The senator said he had visited the site once before but was unable to find the ward because the building had been converted into an office block in 1953. Blueprints this time provided the exact location of the room he had shared with seven other men, two of whom were destined also to become senators, the Democrats Daniel Inouye of Hawaii and the late Phil Hart of Michigan.

The Dole swing through Michigan and Ohio came as the tenor of the Republican campaign altered. No longer facing the challenge of Steve Forbes, the multimillionaire publisher, Mr Dole made only a cursory reference to Pat Buchanan, the conservative commentator who has said that he will stay in the race for the nomination.

The clear focus in the past week has been to project Mr Dole as the undisputed rival to Mr Clinton and to bring an end to damaging divisions in the Republican ranks.

The Dole camp hopes that highlighting both the suffering and experience of their candidate will counter inevitable criticism from the Clinton campaign that the senator is too old to assume the presidency.

Sponsors quit show that insulted Princess

FROM JAMES BONE IN NEW YORK

TWO firms have withdrawn as sponsors of a new American television show after the country's best known stand-up comic repeatedly insulted the Princess of Wales on air.

Dana Carvey, a goofy impersonator who made his name on *Saturday Night Live*, America's equivalent of *Monty Python*, treated viewers of the first episode of his new show to a "Top Ten List" of possible new titles for the Princess. Number three on the list was "Slut"; number two was also "Slut"; then he pro-

posed: "The Slut formerly known as Princess."

The Taco Bell restaurant chain had agreed to sponsor four episodes, with Pizza Hut and other PepsiCo subsidiaries backing the remaining five shows in the series. After the first episode was broadcast, however, Taco Bell pulled the plug. Pizza Hut followed suit.

"Dana Carvey is one of the funniest comedians," Amy Sherwood said for Taco Bell. "But we're in the business of selling tacos and burritos, not offending people."

Peres regains lead in polls

Jerusalem: Shimon Peres, Israel's embattled Prime Minister, received a crumb of political comfort yesterday when two respected opinion polls showed him regaining the lead over his right-wing rival in the election on May 29. Binyamin Netanyahu (Christopher Walker writes).

Mr Peres's rating declined sharply after recent Hamas bombings left 61 dead.

The polls, which gave Mr Peres a three-point lead over Mr Netanyahu, the Likud leader, were cited by relieved members of Mr Peres's Labour party as evidence that the Jewish nation has not yet lost

all faith in the chances of maintaining some form of peace process.

The surveys were conducted to coincide with the anti-terror summit meeting in Egypt on Wednesday, when 28 countries rallied around Israel in its battle with Hamas suicide bombers.

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BUSIN

P



Peter Baring

SE con on tra

By PATRICK

THE STOCK EXCHANGE published details of a proposed new system for trading shares, forcing a decision on the City's market makers.

But while the LSE refused to give in to demands of some of the most influential market makers, who had wanted electronic order-matching to be limited to shares in smaller companies, it has also rejected Michael Langer's chief executive's screen approach to new systems to run side by side.

In a progress report approved by the board on Thursday, the LSE expected to say that in wake of its consultation process, it has decided to the current quotation system with an order-matching system for all shares.

However, to retain liquidity in the market, unusual

BUSINESS TODAY

STOCK MARKET

FT-SE 100	2644.8
Year	4.07%
FT-SE All share	1812.18
Nikkei	20190.85
Dow Jones	5568.72
S&P Composite	841.12

US RATE

Federal Funds	5.75%
Long Bond	9.75%
Yield	6.75%

STERLING

3-month Interbank	6.50%
Life long off	10.40%
Libor (3m)	10.40%

NEW YORK

New York	
London	1.5252
DM	1.5255
FF	2.2480
Sfr	7.7370
Yen	1.8127
E index	161.43
	82.4

OSAKA

London	1.4747
DM	5.0525
FF	1.0827
Sfr	105.86
Yen	88.7
E index	105.85

OSAKA

Tokyo close	105.85
Brent 15-day	517.40

OSAKA

London close	538.45
denotes midday, Tokyo price	



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Our City Editor focuses on Thorn EMI demerger

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WORKING WEEK 27
Working to make Littlewoods a market leader



SPORT 42-48
Bruno fighting for the right to be taken seriously

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THE TIMES

BUSINESS EDITOR Lindsay Cook

SATURDAY MARCH 16 1996

Watchdog to discipline former Barings executives

Peter Baring agrees to quit



Peter Baring: assurances

By ROBERT MILLER
A SENIOR City watchdog yesterday served notices of disciplinary proceedings against a number of former executives over their supervisory role in the £860 million collapse of Barings.

The Securities and Futures Authority, the regulator for brokers and futures dealers, which has been investigating 12 former senior Barings employees, also announced that Peter Baring, the former chairman, will never work in the City again. Andrew Tuckey, the deputy chairman, who together with Mr Baring resigned from the merchant bank after expressing "deep regret" at the events leading

up to the crash, has agreed to a restricted role in the City. Mr Tuckey is the only one of the 12 under investigation since last July to be allowed to continue to work in the City during the inquiry. He has been acting as a corporate finance consultant to ING, the Dutch banking and insurance group that bought Barings. He advised on a number of major City deals, including the £6 billion takeover of TSB by Lloyds Bank.

It is understood that the formal link between ING and Mr Tuckey, who could be in line for a bonus enhanced remuneration package of £500,000, will be severed at the end of this month, although he may continue to advise the Dutch combine as a freelance.

The SFA said it had found no evidence indicating that responsibility for the Barings crash could be attributed to the actions of Mr Baring or Mr Tuckey. Nevertheless, the watchdog added, it had sought certain assurances from both men about the future. Mr Baring confirmed that he did not wish to re-enter the investment business. The SFA said Mr Tuckey had agreed "not to seek in the foreseeable future any position in an investment house which would require his registration by SFA as a senior executive officer, or as a director, unless his duties are limited in scope to the provision of corporate finance advice."

SE to force compromise on electronic trading plan

By PATRICIA TEHAN, BANKING CORRESPONDENT

THE Stock Exchange will publish details next week of its proposed new trading system, forcing a compromise on the City's all-powerful market-makers.

But while the Exchange has refused to give in to the demands of some of the City's most influential market-makers, who had wanted the new electronic order-matching system to be limited to trading shares in smaller companies, it has also rejected plans by Michael Lawrence, its former chief executive, for a split-screen approach in which old and new systems would have run side by side.

In a progress report, to be approved by its board on Thursday, the Exchange is expected to say that in the wake of its consultation process, it has decided to replace the current quote-driven system with an order-matching system for all shares.

However, to retain liquidity in the market, unusually large

blocks of shares will be traded on a so-called "upstairs" system, through which market-makers put their own capital at risk.

By choosing this method of introducing electronic order-matching, the Exchange wants to ensure that it preserves the ability of institutions to do unusually large deals, while meeting demand from an increasingly diversified set of investors.

It is unlikely the new system — in which orders to buy and sell will be entered on a central electronic order book and automatically executed when they match — will be introduced before spring next year.

The consultation process was started after the dismissal of Mr Lawrence in January. He blamed the objection of market-making firms to the introduction of an order-matching system for his enforced departure.

The Exchange has rejected the other options January's consultation document — an order book for some shares and continuing the current quote-driven system for others; or trying to accommodate both with a split-screen, or "hybrid" approach.

The report will lead to a further consultative document shortly in which the rules of the new trading system will begin to be defined.

Thursday's report will also highlight the need for decision-making from Treasury officials and regulatory bodies over outstanding issues, such as tax exemptions and other privileges currently enjoyed by market-makers. The Exchange's thinking appears to be that if firms are still taking risks with their capital, they ought to continue to be rewarded for doing so.

The Exchange is likely to say that there will be meetings with regulators to discuss the regulatory framework needed for the introduction of a new trading system. Current regulations date back much further than Big Bang in 1986 — some of them to the 1920s.



Black day: A worker covers the Fokker sign at its Amsterdam headquarters yesterday

Turbulent end for Fokker

By ERIC REGULY

THE collapse of Fokker, the world's largest maker of regional passenger jets, sent shockwaves through the British aerospace industry yesterday. Short Brothers of Belfast, which made wings for Fokker, sent about 650 workers home and said that another 400 or so jobs are likely to disappear.

Rolls-Royce, whose job losses are "possible but unlikely", supplied the planes' engines and will lose some £100 million in annual sales. Analysts estimate that about half of the components for the Fokker 70 and Fokker 100 jets came from Short's. BAE and many smaller electronics and systems companies.

Fokker's bankruptcy eliminated more than 4,700 jobs on the Dutch company's main assembly lines at Amsterdam's Schiphol airport. The non-core businesses, including the space systems, electronics and aircraft services divisions, employing about 2,500, are to remain open.

Fixed rates withdrawn by societies

By CAROLINE MERRELL

MANY of the UK's biggest building societies are withdrawing their fixed-rate mortgages and replacing them with higher rates because of the turbulent bond markets.

The uncertainty in both the UK and US bond markets has pushed up the cost of five-year money for societies. Many, therefore, have prudently withdrawn their rates. Some are taking the view that the UK has reached the bottom of the interest-rate cycle and are relaunching their long-term fixed loans with rates around 0.5 per cent higher.

Other societies believe that the upheaval may be temporary and are staying out of the market for the time being. They hope to return with rates similar to the ones they have withdrawn.

Alliance & Leicester, National & Provincial, Northern Rock and Bristol & West are among those that have withdrawn their fixed rates.

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BUSINESS TODAY

FT-SE 100	3644.8	(-37.0)
Yield	4.07%	
FT-SE Allshare	1813.18	(-13.55)
Nikkei	27180.85	(+287.19)
New York		
Dow Jones	5568.72	(-17.34)
S&P Composite	661.12	(-0.25)
Federal Funds	5 1/4%	(5 1/4%)
Long Bond	90 1/2%	(91 1/2%)
Yield	6.74%	(6.82%)
3-mth Interbank	5 1/4%	(5 1/4%)
Life long gilts	104%	(105%)
Future (Jun)		
New York		
\$	1.5222	(1.5275)
London		
\$	1.5255	(1.5283)
DM	2.2490	(2.2442)
FF	7.7070	(7.6920)
SFR	1.6137	(1.6110)
Yen	161.43	(160.68)
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Simpson expected to join GEC

By SARAH CUNNINGHAM

GEORGE SIMPSON, chief executive of Lucas Industries, said yesterday he will not renew his contract with the company and he is now expected to be named as Lord Weinstock's successor as managing director of GEC. He is likely to take over the job in the autumn.

Lucas said in a statement that Mr Simpson "will remain in place until the board has completed an orderly transition". His current contract expires on March 31, 1997 and Lucas is unlikely to let him go until the company has

announced its full-year results in early October. It had hoped that he would renew the contract for a further year.

Lucas will announce interim results on Tuesday, and its pre-tax profit for the last six months of 1995 is expected to be about £60 million, compared with £44.5 million a year earlier. It hopes its full-year results will confirm a solid recovery.

The company is seeking a replacement, but City followers see no obvious ideal successor. One possible internal candidate is John Grant, finance director.

The arrival of Mr Simpson — a paid £537,500 last year by Lucas — would be a

relief for GEC, which has been trying to recruit him for months. Investors took yesterday's announcement calmly. Lucas shares closed unchanged at 193p, while GEC was down 1p at 364 1/2p.

Mr Simpson will be expected to revitalise GEC, which analysts say has begun to show signs of stagnation after 34 years under Lord Weinstock. Investors hope Mr Simpson will unlock value by spinning off non-defence businesses, and GEC shares have risen in recent days on speculation about his appointment.

Mr Simpson was hired by Lucas two years ago after his success with Rover.

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Holmes	4.5%	3.3%	2.0%
Allied Dunbar Extra Income PEP	7.8%	7.8%	7.8%

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How Sir Colin put the spin into Thorn EMI

Slowly but surely (if only one could say this about more components of British industry) Thorn EMI is progressing towards its long-awaited metamorphosis into Thorn Plc and EMI Plc.

The wisdom of slow but sure progress is something that Thorn EMI's shareholders have good cause to reflect upon. In the space of a year, Thorn EMI's share price has soared from a shade over £10 to £16.24, at which price, the company is capitalised at some £7 billion. Nor, with a demerger scheduled for the summer, is the party over.

It was last August that Kleinwort Benson stole a few headlines with a circular on Thorn EMI that, by way of contributing a little speculative pazz, was not slow in coming forward.

The blurb read: "Recent corporate developments in the media and entertainment businesses and in rent-to-own in the US have required us to reconsider our valuation of a demerged Thorn

EMI. We present here our central case for a value of £17 per share, 15% per cent above the current share price." According to Kleinwort Benson, "corporate restructuring in the world media and entertainment businesses has left music virtually untouched."

That said, an independent EMI "could act as the vehicle for corporate change." Just for good measure, KB pointed out that should a bid materialise, an "auction" would almost certainly ensue.

KB's analysts, warning to their theme of a short, independent life for EMI Plc, listed those parties perceived to be interested in an "acquisition or strategic alliance." These were Viacom, Dreamworks SKG, Seagram/MCA, Disney and Microsoft.

KB inevitably emphasised the "scarcity value" of EMI's copyrights. These embrace a back catalogue of more than 1 million songs, many never released. Even more have never been released on CD. With music enterprises tradition-

ally valued on a multiple of sales, KB pointed out that EMI paid 1.7x sales (£560 million) for Virgin in the spring of 1992. Polygram paid 2x sales for Island in 1989 and Motown in the spring of 1993, while MCA paid 2.6x sales for Geffen Records.

Multiply EMI's 1994-95 sales of £2.1 billion by 1.7 and one comes out with a valuation of £3.57 billion. Multiply 1995-96's estimated sales of £2.5 billion by 2.6 and one reaches a valuation of £6.5 billion. The middle range: a shade over £5 billion.

In the event, KB placed a "middle" value of £2 billion on Thorn's "rent-to-own" operations, embracing Rent-A-Center, Radio Rentals and Crazy George's, while £350 million was chalked up for HMV/Dillons (to be retained in EMI Plc). A total of £7.35 billion implied a share price of £17.10 and the shares subsequently touched £17.26.

What inevitably caught the eye were the "upper" valuations. EMI's £6.5 billion calculation sits



MELVYN MARCKUS

alongside a £3.1 billion estimate for Thorn and a £500 million tag for HMV/Dillons. A total valuation of £10.1 billion translates into a rarefied share quote of £23.50. KB's final message was that, come demerger, prospective valuations were likely to be closer to the upper end of the range.

Such was the flavour of analysts' think, so to speak, come last month's confirmation by Sir Colin

Southgate, Thorn EMI's chairman, that demerger is under way. Southgate, who joined Thorn EMI in 1983, has spent more than a decade patiently restructuring the company. Exit the likes of lighting, defence, security and the loss-making Rumbelows chain. Enter Rent-A-Center, acquired in the US in 1987, followed by what has proved to be a shrewd purchase of Virgin Music from the man who flies in balloons.

Far be it for the press to focus on anything as boring as a successful restructuring operation. What the scribes wanted to know was whether a takeover bid for EMI, complete with its EMI, Capitol, Parlophone, Virgin and Chrysalis labels, was on the way. Southgate, with an eye to his fiduciary duties, declared: "EMI isn't for sale. But if a megalomaniac came along and offered me top dollar, a foolish price, I'd tell our shareholders that they should take it."

Southgate also took the opportunity to reveal a 29 per cent rise in pre-tax profits to £429

million (£333 million) for the nine months to end-December last, on turnover up 13.4 per cent at £3.8 billion. EMI, benefiting from hit albums from The Beatles, Blur, Supergrass, Smashing Pumpkins and Garth Brooks, raised operating profits from £252.7 million to £310 million, on turnover up from £1.6 billion to £2.1 billion. Not bad for an enterprise which, just five years ago, was perceived as the dog of the music industry.

Indications are that the original demerger timetable, which coincides with the close period in relation to Thorn EMI's first-quarter results for 1996-97, will be delayed by a matter of weeks. The AGM/EGM is now expected in mid-August, with trading in EMI Plc and Thorn Plc due to start a matter of days later.

EMI Plc is clearly a potential bid target, though much of the speculation is mere hype. Southgate has made no secret of his belief that synergies between the film and music industries are highly debatable and has consistently

emphasised that bids from the likes of PolyGram, Time Warner and Sony would all encounter monopoly barriers.

Then again, Southgate will win few laurels if he orchestrates a demerger whereby an undervalued EMI is snapped up at the outset of independence. Thorn's retelling would appear to have staved off this threat, so much so that the City is slowly but surely being educated as to the attractions of Thorn's rent-to-own operations, where the quality of earnings appear significantly higher than the image. Crazy George, which rents furniture and consumer products to low-income consumers, is perceived as a high-growth operation and is clearly cashing in on the high proportion of the UK population with little or no access to credit.

Mercury Asset Management, (presumably hopeful that a megalomaniac just might appear) has raised its stake in Thorn-EMI to a shade over 11 per cent. Other shareholders should sit tight.

Cornhill ahead at £73.5m

By MARIANNE CURPHEY

CORNHILL Insurance yesterday expressed growing concern at the effects of fierce competition in the insurance market as it unveiled a 12 per cent increase in 1995 profits to £73.5 million, from £65.5 million in 1994.

The company, a subsidiary of Allianz Europe's largest insurer, said the increase was achieved in spite of a 4 per cent fall in general business premium income to £602.8 million from £627.4 million.

Ray Trean, chief executive, said: "The industry enters 1996 with barely adequate rating levels and the virtuous cycle of good weather and lower claims frequency seemingly at an end. All the ingredients for the negative part of the profit cycle are in place."

Life insurance premiums fell 25 per cent to £37.4 million in "difficult market conditions." Part of that fall was due to the company not repeating a single premium bond issue which had achieved considerable sales in 1994. However, investment and other income increased by 22 per cent to £86.2 million and its general business solvency ratio at the year end rose to 69.7 per cent.

Tietmeyer call for Britain to re-enter EMS

By ALASDAIR MURRAY

HANS TIETMEYER, President of the Bundesbank, yesterday urged Britain to participate in a revived European monetary system, even if it chooses to opt out of the single currency.

Dr Tietmeyer, who was addressing a conference in Dublin, said: "If the United Kingdom stays out I hope we can find an arrangement where the likelihood of exchange rate deterioration is avoided."

Other European Union member countries have expressed concern in recent months that countries which remain outside monetary union will make competitive devaluations of their currencies, thereby poisoning trade relations.

Dr Tietmeyer's comments are likely to prompt embarrassment in the Government, which has remained cool towards the idea of rejoining a European monetary system since Britain's humiliating exit from the European exchange-rate mechanism (ERM) in 1992.

But Dr Tietmeyer insisted that a revived European monetary system, with the single currency as an anchor, could regulate foreign exchange re-

lations for EU member currencies outside the euro. He said: "The arrangement for pegging these currencies could take the form of a modified European Monetary System or EMS II."

Dr Tietmeyer added that the new system should allow wide fluctuation margins to discourage speculation and, in special cases, floating exchange rates should be allowed without actually abandoning the exchange-rate criteria.

A regular review of exchange rates by the Council of the European Central Bank would prevent a recurrence of the problems that broke the exchange-rate mechanism by allowing the adjustment of unrealistic exchange rates.

The president of the Bundesbank also took a firm line on meeting the Maastricht convergence criteria, saying that dilution of the criteria could prove fatal to monetary union.

He lent renewed support to the tough post-monetary union stability pact outlined by Theo Waigel, the German Foreign Minister, which includes heavy fines for EMU participants who relax fiscal policies.



Anthony Hill, centre, is congratulated by Stephen Hazell-Smith, left, and Richard Stone

Pub group toasts success

By MARTIN BARROW

SURREY FREE INNS, the operator of public houses in southern England, won the inaugural best new entrant to AIM award in the 1995 Coopers & Lybrand PLC Awards, which are held in association with *The Times*.

Anthony Hill, managing director of Surrey Free Inns, was presented with the award

by Stephen Hazell-Smith, of Rutherford Asset Management, the award's sponsor, and Richard Stone, the deputy chairman of Coopers & Lybrand UK.

Surrey Free Inns joined the new Alternative Investment Market in June last year at 85p a share. The shares peaked at 185p in January,

valuing the company at £19 million. Surrey Free Inns operates 24 pubs, many of them with restaurants and hotel add-ons.

Labatt, the Canadian brewer, has a 4 per cent interest in the company. Other contenders for the AIM award were ASK Central, Mercury Corporation and Trocadero.

BRADFORD & BINGLEY'S REDUCED RATES OF INTEREST EFFECTIVE FROM 17 MARCH 1996

Account	Balance	Annual Interest		Monthly Interest	
		Gross % p.a.	Net Equiv. % p.a.	Gross % p.a.	Net Equiv. % p.a.
Monthly Saver (Premium Rate)*	£10+	6.75	5.06	-	-
First Choice†	£50+	1.25	0.94	-	-
(Including Bonus)	£500+	2.85	2.14	-	-
	£3,000+	3.35	2.51	-	-
	£10,000+	3.85	2.89	-	-
	£25,000+	4.25	3.19	-	-
Special Asset	£2,500+	3.30	2.48	3.20	2.40
	£3,000+	3.70	2.78	3.60	2.70
	£10,000+	4.70	3.53	4.53	3.41
	£20,000+	5.15	3.86	4.95	3.71
	£40,000+	5.30	3.98	5.10	3.83
	£80,000+	5.40	4.20	5.40	4.05
Premium Deposit*	£1+	0.25	0.19	-	-
	£100+	0.75	0.56	-	-
	£10,000+	3.50	2.63	-	-
	£25,000+	4.25	3.19	-	-
Privilege follow-up TESSA* (Including 0.75% p.a. bonus)	£500+	6.25†	-	-	-
	£3,000+	6.75†	-	-	-
	£6,000+	7.00†	-	-	-
	£9,000+	7.25†	-	-	-
Preference follow-up TESSA* (Including 0.50% p.a. bonus)	£3,001+	6.50†	-	-	-
	£9,000+	7.00†	-	-	-
Special Interest Bond	£500+	5.75	4.31	-	-

ACCOUNTS NO LONGER AVAILABLE TO NEW INVESTORS

Account	Balance	Annual Interest		Monthly Interest	
		Gross % p.a.	Net Equiv. % p.a.	Gross % p.a.	Net Equiv. % p.a.
One Month	£1+	2.80	1.73	2.25	1.69
Notice	£2,500+	2.85	2.14	2.75	2.06
	£25,000+	3.80	2.85	3.65	2.74
	£50,000+	4.30	3.23	4.15	3.11
Bonus (inc. full bonus)	£1,000+	3.00	2.25	-	-
	£10,000+	4.00	3.00	-	-
Option 5	£3,500+	3.80	2.85	3.65	2.74
Annual	£10,000+	4.75	3.56	4.55	3.41
	£30,000+	5.10	3.83	4.95	3.71

Interest rates are variable. Net equivalents assume the current basic rate of income tax of 25%. Net rates are rounded and are for illustrative purposes only. Interest will be payable net of the basic rate of income tax which may be reclaimed by taxpayers only, subject to the required certification. Gross interest payable on or after 1 April 1996 will be paid after deduction of income tax at the basic rate of 25%, subject to the required certification. Gross interest will apply where 15 consecutive monthly payments are made in a 12 month period and the amount remains open on the anniversary of the month in which investment (2001 minimum annual investment £25). *Privilege TESSA is only available to customers who have a matured Bradford & Bingley TESSA. †Preference TESSA is only available to customers who have a matured TESSA. TESSA returns are made after 10 years and are subject to all terms and conditions set out in the relevant TESSA prospectus. For details of other accounts please contact your local branch or our Customer Helpline on 01274 555522.

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Wembley back on the road

By ALASDAIR MURRAY

WEMBLEY, which owns and operates the country's most famous sports stadium, yesterday established itself firmly on the comeback trail, announcing a reduction in losses to £8.1 million in 1995 from £36 million in 1994.

Wembley is hosting several major events this year and is optimistic that it will win its battle with Manchester to become the national sports stadium and secure lottery funding for a planned £170 million redevelopment. Wembley is aiming to build an entirely new stadium around the famous twin towers.

Operating profits jumped 68 per cent to £19.7 million due to a big improvement at the Wembley complex, which rose by over 50 per cent to £9.2 million, and from the company's US greyhound operations, where profits increased by more than two thirds to £10.3 million. UK greyhound operations were hit by the

lottery and fell back by 7 per cent to £2.7 million.

Wembley's huge debt pile, which brought the company to the brink of bankruptcy last year, was brought under control with gearing falling from 324 per cent to 42 per cent. Claes Hultman, chairman, said that 1996 had started well and predicted good progress.

Wembley also announced that it was making a court application to eliminate the deficit on distributable reserves in order to be legally allowed to pay a dividend, though it was cautious on the prospects of a pay-out this year. The group has not paid a dividend since 1992 and not made a profit since 1990.

Last May the company launched a £120 million refinancing package, including a £68 million rights issue. Wembley shares fell 2p to 365p.

Tempus, page 28

Banks lent to Nadir 'by phone'

By JON ASHWORTH

BANKERS were happy to advance substantial loans to Asil Nadir's private UK interests on the basis of a telephone call, the Central Criminal Court was told yesterday. Overdrafts were running at £465,000 in 1989, when Mr Nadir earned £12.75 million in share dividends and salary.

The details emerged at the trial of Elizabeth Forsyth, who denies handling nearly £400,000 in funds allegedly stolen by Mr Nadir from Polly Peck International (PPI) in October 1989. Christopher Hine, a partner in Baker Tilley, said yesterday that Mr Nadir would have had "no problem" raising £400,000 from somewhere.

Photocopies of documents seen in northern Cyprus were "consistent" with the impression that the sum of £400,000 had been credited to the account of Unipac, a PPI subsidiary, he added. The trial continues on Monday.

TOURIST RATES

	Bank	Bank
	Buyer	Seller
Australia \$	2.07	1.91
Austria Sch	16.88	16.28
Belgium F	40.26	44.00
Canada C	2.197	2.037
Cyprus Cyp£	0.781	0.890
Denmark K	8.31	8.51
France F	7.61	6.96
Germany M	8.12	7.47
Greece Dr	20.40	21.10
Hong Kong S	389.00	365.00
Ireland P	12.45	11.45
Israel S	1.02	0.94
Italy Lira	5,120	4,700
Japan Yen	2503.00	2248.00
Malaysia M	175.50	152.50
Netherlands Gld	0.691	0.585
New Zealand \$	2.672	2.442
Norway Kr	8.57	8.18
Portugal Esc	10.39	9.58
Spain Ptas	243.50	225.00
S Africa R	6.55	5.78
Sweden S	106.00	100.00
Switzerland F	10.98	10.18
Turkey Lira	1.26	1.17
USA \$	1.0025	1.0024
	1.824	1.794

Rates for small denomination bank notes only as supplied by Barclays Bank PLC. Different rates apply to travellers' cheques. Rates as at close of trading yesterday.

Mowlem makes £30m loss after shake-up

By CHRISTINE BUCKLEY

JOHN MOWLEM, the construction group, yesterday took the brunt of costs for the sweeping reorganisation that it instigated last autumn, although its operating profits showed some health.

The company, which in September pledged to "cut the throats" of its loss-making businesses, fell into a pre-tax loss of £30 million for the year to December 31 after recording a profit of £4.8 million the previous year.

It lost £18.6 million in discontinuing unprofitable businesses, £5.8 million on its sale last year of London City Airport and £14 million from costs

associated with a long-running legal battle over a housing development in west London.

The group turned in operating profits before the exceptional charges and discontinued businesses 20 per cent ahead of 1994 at £13.9 million. Its turnover increased 7.5 per cent to £1.45 billion.

The group said that, in spite of the prevailing gloom in construction, it was hopeful of its own performance after the radical restructuring.

A final dividend, due on July 1, was set at 2p — the same as the previous year.

Tempus, page 28

BUSINESS ROUNDUP

Cookson pays £57m for US plastics group

COOKSON, the specialist industrial materials company, continued its expansion abroad with the purchase of US Engineered Polymers Corporation, an American plastics business, for £57 million. EPC is based in Minnesota and specialises in structural foam and injection-moulded plastic products. Cookson said that EPC was a natural fit for London plastics, part of Cookson's speciality moulding plastics division. In 1995, EPC made an operating profit of £6.3 million on a turnover of £44 million.

Richard Oster, chief executive, said the deal would enable Cookson to accelerate its expansion in new markets. The shares continued their recent rise, closing up 1p at 305p. Strong year-end results are expected from the group this month, with profits predicted to climb from £120 million to £180 million.

NS nets £708m

NATIONAL SAVINGS made a net £708 million funding contribution towards the Government's borrowing requirements in February compared with £1 billion in the previous month. Total gross sales last month were £1.3 billion compared with a record £1.6 billion in January. The highest net contributors were Pensioners Bonds at £331 million, Premium Bonds at £146 million and fixed interest Savings Certificates at £112 million.

Bell losses deepen

BELL CABLEMEDIA, the UK's third largest cable company, reported a net loss of £47.4 million, against a loss of £26.4 million, in the year to December 31. The loss was expected and was due to the extensive spending and depreciation charges on its network. Cable-TV and telephony penetration rates were flat, at 22 per cent and 24.2 per cent, respectively, but the company said a new marketing campaign should lift those figures later this year.

Molins profits up 24%

PROFITS at Molins, the tobacco machines company, were 24 per cent higher last year at £29.8 million, after a review of pensions accounting that reduced 1995 profits by £400,000 in favour of 1994 figures. The 1995 profits increase came despite higher interest charges of £2.2 million (£1.4 million). But net cash at the end of the year was £6.8 million (1994 borrowings £6.4 million). The dividend is 20p (up 17.6 per cent), with the final payment of 14.1p due on May 21. Tempus, page 28

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A WORKING WEEK FOR: BOB WILLETT

A fierce desire to see Littlewoods relabelled as a market leader

Sarah Bagnall
meets a man
aiming to join
the retail
premier league

Monday
Tuesday
Wednesday
Thursday
Friday

BOB Willett is seeing money vanish before his eyes — and he's ecstatic. This strange admission from the managing director of the Littlewoods chain of stores becomes more baffling when he admits that staff are to blame.

Reclining further into his chair, Diet Coke in hand, Willett proudly proclaims: "Staff discounts are up nearly 70 per cent." He says the fact that staff are buying Littlewoods goods is wonderful. "It's one of the best judgments we could have."

Although the rise is undeniably welcome, there is no escaping the fact that it has come from a very low base — "so low I'm too embarrassed to reveal the figures", he says. But the rise serves as an important sign that the stores' performance may finally be on the way up.

The 130-strong chain of high street Littlewoods stores has long been considered drab, downmarket and a laggard to the rest of the retail sector. In 1995 the business managed to squeeze a paltry £30 million of profit out of sales of £700 million.

With profits representing 4.3 per cent of sales, the chain has been well and truly stuck at the bottom of the third division, looking up enviously to Marks & Spencer at the top of the premier league with a 13 per cent return.

Willett, 48, knew he had a challenge on his hands when he accepted the managing director's job nearly two-and-a-half years ago. Littlewoods, the retailing and football pools giant, had hit a bad patch. Owned by the Moores family, Littlewoods is Britain's biggest privately owned business with sales topping £3 billion.

In recent years the group's performance has suffered from a revolving boardroom door, tough competition in mail order and the arrival of the National Lottery, which has slowed the waterfall of cash from its pools business.

But the group is debtless and, in spite of tales of feuds and infighting among the 32 family shareholders, the Moores family recently opted to stay private rather than sell off the businesses piecemeal to the highest bidder.

Willett's route to Littlewoods was via a string of other retailers. A Welshman, his first — and longest — sojourn was at Marks & Spencer, where he spent nine years, and where he learnt the values and benefits of having a strong brand.

But a gnawing desire to influence matters, and press the buttons of power, prompted him to jump ship to Debenhams, then he darted to Woolworths, followed by a quick pit stop at Ward White, before joining Gateway, the supermarket group that became the trading arm of Isosceles as a result of one of the biggest leveraged buyouts in the United Kingdom.

He ultimately became chief executive but in October 1992 upped and left when the heavily-indebted food retailer was in the throes of a restructuring.

His next stop was Littlewoods. "The first thing I had to do was assess the issues and then develop a strategy," he says. A central plank in the ensuing five-year plan was the decision to build a brand and



Retail rocket: Bob Willett believes the battle for him is not just a case of changing the product, "you have to change the people as well"

after months of planning the new label — Berkertex — was launched in ladieswear last September. "Berkertex will be our St Michael. Marks took 100 years to get there but we have to get there much quicker. Ultimately everything we sell will be Berkertex, except for children's wear," he says.

This important landmark in the drive to lift profits and sales is the reason behind the sharp rise in staff purchases. Every Monday morning, Willett sits down with his finance director at the Liverpool headquarters and goes through the results for the previous week. Sales, margins and profits are all scrutinised, giving Willett the chance to monitor the success of every line, including the all-important Berkertex brand.

The 90-minute meeting kicks off at 8.30am and is followed by separate meetings with the buying, operations and marketing teams for each of the business units. "I hear how each of the lines is doing, what the competition is up to, and what needs doing to counter any moves. We discuss all the issues and the actions the teams are taking," he says.

As Berkertex is key to the future success of the business, monitoring its performance is vital and as new lines under the brand are introduced the Monday morning meetings provide critical feedback. Recently the ladieswear business unit revealed that "we had had a fantastic week on blouses and so we discussed what we should do and decided to order in another 3,000", he says.

This Monday, Willett will get a first impression on how the Berkertex Petite range, launched on Wednesday, is being received by shoppers.

Willett brushes aside criticisms from Littlewoods watchers that he is taking too long to introduce the new brand. "You can't do it quickly. It's not just a simple case of changing the product, you have to change the people, the buyers and get the right supplier base. So it's an enormous change. If you do it quickly then you are going to get it wrong," he says.

Willett is a research junkie. No decision or move will be made until he is properly furnished with the relevant facts. "It's very much about the marathon not the sprint. Turning the business round and evolving it in a controlled way, using lots of research," he argues.

Marathons of a different kind feature in Willett's life. Next week he and a band of colleagues embark on a lengthy training programme with the goal of running in the London Marathon next year. A more immediate challenge is the Great North Run in Newcastle upon Tyne this autumn. This is just one of several group activities to take place at Littlewoods. Recently, around 100 staff went ten-pin bowling and last year employees across the entire group raised a large sum of money

for Roy Castle's cancer appeal through a range of sponsored events.

Willett opted for a sponsored slim and lost more than a stone in four months. "You won't believe it but this is a slimmed-down version," he says, patting his stomach with a rather wistful look.

Willett spends the week in Liverpool, where he has a flat, and then drives for three hours every weekend to join his wife and children at the

two thirds of his day is structured, with a string of regular meetings to deal with finance, trading, store development, training and the product.

The remaining one third is left free for store visits and to give him time to walk about the building, talking to staff. "You have to leave time free to react to events and issues. You have to be able to respond to the business, to be able to pick up on issues and add value. As

he gets as accurate a picture as he can of what's happening. "The only way you can measure the effectiveness of the team is to go and see the results at store level. That's the most important part of our business. Our staff are the ambassadors of the business and by listening to them we hear what they think is good and what they think is bad: what isn't working and what needs fixing. I can also talk to customers and get the unfiltered truth," he says.

Besides learning lessons from one store that can then be passed down the chain, he also picks up on any gripes that staff may have. One example is that shortly after he arrived he discovered there was a lot of disgruntlement over the man-made fibre used for the uniform. Staff thought it was old-fashioned and uncomfortable. "So we sat down and designed a new uniform. It's now in 40 stores and we are rolling it out," he says.

Willett believes that communicating with staff is the key to helping to drive the business forward. Suggestion schemes and regular communication sessions are a few of the ways

he tries to involve and empower staff so that they can help to turn the business round.

Willett writes to all the stores every four weeks to update them on the key issues — trading, store openings and customer complaints. "I tell them what the complaints have been and how many. If you don't share the problem how can you expect them to help you resolve it?" he asks.

Willett is now about two years into his five-year plan and the first tangible results are beginning to emerge. A refurbishment programme is helping to lift sales, while all the group's lines bar the children's wear will be trading under the Berkertex brand by early in 1998. Profits will be boosted by a further £20 million as a result of a £40 million programme to overhaul the distribution process.

The foundations are being laid, the investments made, and the business is now pointing in the right direction. Over the next few years, Willett hopes the business results will reflect all his hard work and he will be presiding over a retail leader, not a laggard.

'As a manager if you don't add value what are you there for?'

family home in Chepstow, Gwent, across the Severn Bridge from Bristol. Willett and his wife, Susan, decided not to move to Liverpool because he joined Littlewoods because their children, Michele, 18, and Nicola, 20, were at critical stages of their education.

Weekly boarding suits him, he says, as he can then dedicate his weekdays to his job. As a reflection of this, his typical day starts at 8am and stretches as late as 9pm. About

a manager if you don't add value then what are you there for? It's not about form, it's about substance. There is too much form in industry."

On average, Willett visits stores one day a week and then again on Saturday. "It means my wife gets to go shopping in different towns every Saturday and I turn up to work on Mondays knowing what's been going on."

He arrives unannounced at his chosen store to ensure that

HIDDEN ASSETS

Sun Alliance fire marks are hot property

Marianne Curphey visits an insurer's collection of restored artefacts

Emergency services often complain that bad numbering of houses creates problems even in the well-organised street grid of the late 20th century. Early firefighters had to cope not only with medieval street layouts but with unnumbered houses.

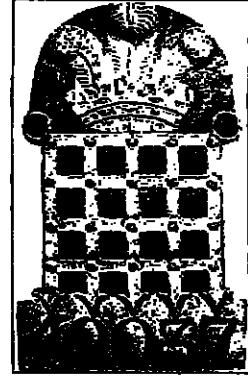
Insurance companies managed by attaching decorative metal plaques to the outside of buildings they insured so that their fire engines could find their way. Originally made of lead, the identification panels were known as fire marks and bore the emblem of the company and the policy number.

One of the oldest insurers, Sun Alliance, has its own collection of these distinctive marks on display at its Bartholomew Lane headquarters in the City. Its fire marks were rescued from storerooms in offices around the country 20 years ago. Blackened by age and suffering from neglect, they

said Mr Hill. "Homes and buildings were all thatched and so close together that if a fire was left to burn, it would quickly spread."

The widespread introduction of street numbering in the early 19th century rendered the practice unnecessary, and the sheer number of policies being issued made it impractical.

In addition, lead was becoming expensive, most of it being required for munitions, and other metals were used, including copper and tinned iron. Unnumbered marks were issued by some companies until the turn of the 19th century, although the majority had stopped some years earlier. Tin marks were issued abroad until the Second World War, but were used mainly for advertising. Mr Hill said: "Pieces now change hands for between £50 and £3,000." When Sun Alliance launched a new insurance policy five years ago, it was named Firemark, and



each policyholder was sent a replica.

The Sun Fire Office, founded in 1710, issued around 924,000 of the numbered lead marks in the form of a rising sun, gilded all over, with a blue background and black numbers. The Alliance, founded in 1824, acquired lesser companies to secure a fire portfolio, a strategy it followed into the 20th century, culminating in the merger with the Sun in 1959.

The London Assurance was founded in 1720. It joined Sun Alliance in 1965. The Phoenix, which had a distinctive emblem, was founded in 1792 and merged with Sun Alliance and London in 1984.



Emma Allen of Sun Alliance admiring the marks

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Typical example: based on an interest only loan, an interest rate of 4.25% (4.4% APR) this represents a discount of 3% off the Society's standard variable mortgage rate, currently 7.25% (7.5% APR) and a purchase price of £70,000, a couple taking out a mortgage of £52,000 over 25 years (where the amount of the advance is 74% of the interest rate of 4.25% (4.4% APR) this represents a discount of 3% off the Society's standard variable mortgage rate, currently 7.25% (7.5% APR) and a purchase price of £70,000, a couple taking out a mortgage of £52,000 over 25 years (where the amount of the advance is 74% of the interest rate of 4.25% (4.4% APR) this represents a discount of 3% off the Society's standard variable mortgage rate, currently 7.25% (7.5% APR) and a purchase price of £70,000, a couple taking out a mortgage of £52,000 over 25 years (where the amount of the advance is 74% of the interest rate of 4.25% (4.4% APR) this represents a discount of 3% off the Society's standard variable 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Payback policy at the cash-rich Pru



The Weekend Money team give some timely advice on putting readers' tax affairs in order

Married couples race the taxman

Married couples who fail to make maximum use of their extra allowances could end up putting up to £473 into the taxman's pocket next year unless they act in the next three weeks.

Changes in last November's Budget that will cut the tax deducted from building society, bank and other deposit accounts from April could also lose married, higher-rate taxpayers 20 per cent of their potential investment income if they do not plan now.

Married allowance
All married couples qualify for extra allowances before they start paying tax on any income. But this is automatically paid to the man unless couples tell the Revenue differently before April 5 this year. Paying the allowance to the man makes little sense if the woman pays tax on income from earnings or pensions and the man does not, according to Maurice Fitzpatrick, manager at Chantrey Vellacott, the accountant. Women with non-taxpayers husbands can unilaterally ask the Revenue for half the married couples' allowance to go to them in 1996-97. Alternatively, they can agree with their husbands that the whole allowance should go to the woman. Doing this will bring most advantage to the over-75s who get the largest married couples' allowance, worth £473.25 next year. But couples between 65 and 74 will still get an allowance worth £467.25. The allowance of couples over 65 will be restricted if their income is more than £15,200. Those under 65 have an allowance worth £268.50.

Confusingly, official tax tables will list much higher allowances. The under-65s' allowance is £1,790 in 1996-97, the under-75s, £3,115 and the over-75s, £3,155. But the actual value of the allowance to everyone, regardless of what tax band they are in, is now only 15 per cent of this. The idea of the 15 per cent restriction is to make the value of the allowance the same for everyone.

Successive Chancellors have chipped away at its value with such force that it remains a shadow of its former self, but it can still be a useful way of reducing tax bills legally for many couples.

Maurice Parry-Wingfield, partner at Touche Ross, said: "The people who would most benefit from the allowance, those on lower incomes or pensioners, are the least likely to have accountants or advisers to explain the advantages of using the married couples' allowance."

Investment income
From April 6, the amount of tax automatically deducted from building society and bank accounts will fall to 20 per cent for both lower and basic-rate taxpayers. But higher-rate taxpayers will still have to declare investment income and pay an extra 20 per cent. The new lower rate means a potential saving of 20 per cent for married, higher-rate taxpayers who transfer investments into the name of a spouse paying basic-rate tax or less. There is no deadline but doing it soon will maximise returns.

Pensions
Pensions are one surviving corner of the British tax system where higher-rate taxpayers still get relief at 40 per cent. But occupational pension scheme members making additional voluntary contributions to top up pensions to the maximum 15 per cent of annual salary have to make arrangements by April 5 or lose this year's chance. Unlike personal pensions holders, they cannot carry forward unused contributions from previous years.

Quick action inside three weeks could cut your bill says Sara McConnell



Capital gain can be costly for investors

This year, many private investors will, for the first time, have to confront the intricacies of capital gains tax, once a problem only for the rich. The Inland Revenue CGT rules allow investors an annual exemption of £6,000, rising to £6,300 on April 6. Tax is payable on gains above this limit, at your highest rate of income tax, currently, 20 per cent, 25 per cent or 40 per cent. Husband and wife each have their exemption. Annual exemptions cannot be carried forward, but you can set losses from previous years against gains made in the current year.

Soaring stock markets and a spate of company takeovers mean that many may, unwittingly, have used up their annual exemption. For example, both Eastern and Midland, the regional electricity companies, were taken over for nearly £10 a share last year. They were originally sold off for 240p.

Cashbacks, handouts of as much as £10,000 given by building societies to borrowers, may also be liable to capital gains tax, depending on the way in which the money was used.

Philip Fisher of Chantrey Vellacott, the accountancy firm, recommends that anyone who suspects that they may have a CGT liability should consult an accountant. It may be possible to dispose of a loss-making investment to reduce your overall gains.

An accountant will suggest that you make the best use of their exemption by bed and

breakfasting shares you wish to continue to hold. Put simply, this means selling and buying back shares overnight to crystallise a gain or loss, which should limit exposure to sudden stock market movements.

For example, your investment could have made a £3,000 gain during the year. If you sell and buy back the holdings now, at the lowest cost you can, you will not have to pay CGT. If you do not, you take the risk that when you eventually come to sell the investment, your gain will be more than the £6,000 annual limit.

You should also consider bed and breakfasting if you have realised a gain in excess of your annual limit, but have other loss-making investments. For instance, you may have held shares in the Eastern regional electricity company, which was taken over by Hanson last year. Proceeds from the takeover could exceed your annual exemption limit. You may, though, have British Gas shares showing a loss. This may be the time to sell because the losses could be offset against any gain.

It is important to take professional advice when considering CGT, because indexation can be applied to capital gains. If, for example, your investment has increased by 80 per cent over seven years, but the retail price index has also increased by that amount over the same period, your real capital gain is deemed to be zero.

CAROLINE MERRELL

Weekend Money is edited by Anne Ashworth

Advisers say get relief while you can

Anne Ashworth looks at rules Labour might be keen to target

The taxing intentions of Gordon Brown, the Shadow Chancellor, loom large in the advice being given by some accountants to their moneyed clients this month (Anne Ashworth writes).

Although Labour is yet to disclose its plans, the natural inclination of accountants is to anticipate the worst, and to recommend to clients that they exploit tax-saving reliefs while they are still available.

David Rothenberg, of Blick Rothenberg, the London firm, for example, points out that if Tony Blair were to triumph in a summer or early autumn election this year, "it would not be impossible for the incoming Labour government to amend tax rates for the 1996-97 tax year, starting on April 6, 1996."

Among those recommending defensive action against the possibility of a Blair victory in

the next election is David Oliver, tax partner at Arthur Andersen. He believes that Labour would, in particular, seek to limit capital gains and inheritance tax concessions.

This view is based on Mr Brown's public pronouncements on the need to raise more revenue from CGT, which contributes no more than £2 billion a year to the Exchequer. Mr Oliver also cites *Tackling Tax Abuses, Tackling Unemployment*, a Labour Party document from November 1994, which mentions "the billions" lost to the Exchequer in tax avoidance through trusts.

Withdrawing many of the inheritance and capital gains

reliefs would be relatively straightforward, according to Mr Oliver.

Among Labour's targets could be the inheritance tax transfer rules, allowing you to give away wealth during your lifetime, free of IHT, provided that you survive for seven years after making the gift. "The richer you are, the more valuable these exempt transfers are. For example, someone aged 50 and worth £2 million may feel he can give away £1 million and live quite happily off the rest. This means that £1 million is removed from his estate, saving £400,000 in tax."

Capital gains reinvestment relief, which enables you to

defer tax on the gains from the sale of a business, provided that you invest the cash in a new venture, could also be in Labour's sights.

Another likely target is hold-over relief. This allows owners of family companies to pass on shares to their families and to elect to hold over the capital gain. Mr Oliver explains: "This means that, with the potential exempt transfer reliefs from inheritance tax, many owners can move assets around the family or into trust without incurring any tax liability."

Other capital gains concessions that may be in peril include retirement relief, which can be claimed by anyone aged 50 or more selling a business. No tax is payable on the first £250,000 worth of gains. The tax is reduced by 50 per cent to 20 per cent on gains of between £250,000 and £1 million.

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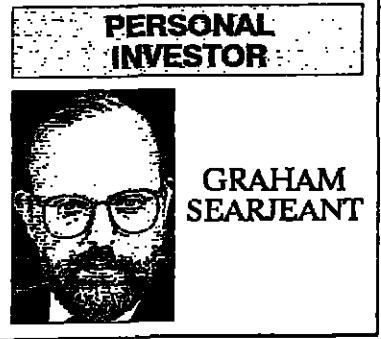
The blip went thataway

One week on, what happened to that "crash"? Chinese imperial forces have fired live missiles in threatening manoeuvres off Taiwan to show what they think of democracy there, jangling a few nerves in the area. In Hong Kong, which is to rejoin the empire without the option next year, shares dropped about 6 per cent in a week. But this was hardly the end of the world. The Hang Seng index is still up nearly 30 per cent over 12 months.

Aside from that, so far, local difficulty, fear does not seem to be stalking the world's counting houses. Interest yields on bonds have edged up about a quarter of a percentage point on both sides of the Atlantic. Shares are still marginally down. And that is about it. Most significantly of all, private investors do not seem to have been fazed. Americans in particular are getting used to these mid-course corrections.

Last Friday night, it all seemed so different. The Dow Jones average of American blue chips had dropped 3 per cent in a day and the shock wave was about to hit other markets. Worryingly, the price drop had come out of blue sky, just as in October 1987, when shares had risen 40 per cent in a year and were scaling new peaks.

The Dow lurched so abruptly because a cosy assumption underlying the latest buying round had suddenly looked false. Wall Street was banking on the next movement in short-term interest rates being down. But bond prices have been edging lower for several weeks. Short-term interest rate futures, which show where traders think short rates



PERSONAL INVESTOR

GRAHAM SEARJEANT

will be in up to two years' time, had already jumped more than a point. When a single, not necessarily representative, statistic showed a high rise in employment in February, dealers lost their collective nerve. Why should the next rate change be down? As the US economy picked up nicely from a temporary lull, there was little reason to expect the Federal Reserve to change its policy stance at all.

This underlying tension has not gone away. Share prices have risen awfully fast in America, nearly twice as fast as in Britain. The gap between the Dow and London's FTSE 100 share index has opened to its widest for 15 years. Average dividends are little more than half those available on UK shares. The US Treasury's long bond yields about 6.7 per cent, long-dated British gilt-edged stocks about 8.4 per cent.

Such big differences are hard to justify on fundamentals of growth and inflation. Despite the tide of domestic money

surging into Wall Street via mutual funds, the conditions are still in place for a setback to American securities prices. This week's calm in financial markets suggests, however, that Wall Street can accommodate a pause to let the economy catch up with prices without panic setting in. This is reassuring to investors in London, where share prices have marked time for three months for much the same reason.

In conventional stock market cycles, the end of a bull market is like an extended wave. First, short-term interest rates rise, then long-term rates follow. The interest influence on shares finally overcomes the influence of booming company profits and the wave breaks six to nine months later. Markets are still at a relatively early stage of this cycle. The Federal Reserve is unlikely to raise rates for a while, even if it is no longer likely to cut them. In Britain, further base rate cuts are still possible. On the Continent, they are happening and should continue.

The relatively stable economy of low inflation, modest growth and careful fine-tuning by monetary policy should offer similar qualities to investors. There is little reason for share prices to be drastically cyclical because small interest rate adjustments should constantly compensate for above-trend or below-trend growth — with the usual time lags. So investors should not fear putting money into gilt-edged stocks, let alone UK shares. As usual, however, regular saving smooths out the bumps and it is easier on the nerves.

Market upset, pages 36 and 37

Societies try to master delicate balancing act

Building societies are holding back from cutting savers' rates in the wake of last week's base rate cut for fear of alienating their customers and possibly pushing them into the arms of their competitors.

Societies which want to stay mutually owned rather than being taken over are coming under increasing pressure from their members to produce tangible proof of the benefits of mutuality through better rates for savers and borrowers. Large bonuses on offer from societies converting or merging have forced mutuals to fight back.

At least one society, the pro-mutual Derbyshire, has pledged to keep savers' rates steady, while

We shall make sure our savers and borrowers get visible and tangible benefits

cutting its standard mortgage rate to 6.99 per cent from May 1. Roger Hollick, the society's chief executive, said: "Whatever way interest rates move next we shall, in the changed environment, make sure that our savers and borrowers get ongoing visible and tangible benefits from being with the Derbyshire."

Others say they are not planning to cut rates they have just raised to encourage customer loyalty. The Nationwide, which caused a stir three weeks ago by announcing lower mortgage rates and higher savers' rates, says it has no plans to cut savers' rates back. Nationwide customers started earning 0.2 per cent more on average on their savings from the beginning of this month, as the society ploughed some of its

profits into better rates as a demonstration of its good faith. But if savers' rates fall generally, the Nationwide admits it may be forced to follow suit.

The Nationwide's competitors, the Halifax, Abbey National and Woolwich, all said this week they had no plans to cut savers' rates, although they privately admit that if one breaks ranks, they all will. The Woolwich and the Halifax, which have both announced plans to convert to public companies, deny they have a captive audience of savers who

do not want to lose their chance of a bonus by moving out funds. The Woolwich said: "There is no evidence from our money in records that

people feel trapped. People do use their money."

Societies which have cut rates claim they have done so selectively, holding up rates on accounts most popular with small investors. The Portsmouth, whose chief executive, Ken Culley, is chairman of the pro-mutual Building Societies Association, has cut savers' rates by 0.25 per cent on average but has kept its instant access account rate the same, at 4.8 per cent gross on balances of £100 and above.

The Cheltenham & Gloucester, now part of Lloyds Bank, has cut rates on its London and Cheltenham Gold accounts but left rates unchanged on Direct 30 and Best 90, which it says are among its most popular.

SARA MCCONNELL

Morag Preston on errors that can be made on rates



Mike Wonnacott is angry about a slip by the Northern Rock Building Society over its interest rates

As savers, chasing better rates, flood into building societies, some have unwittingly been given the wrong information by hard-pressed staff. As a result, some consumers feel hard done by when they discover that the rates or terms they were quoted over the telephone do not correspond with their actual account.

Mike Wonnacott, managing director of a small leasing company in Northamptonshire, felt misled by the Northern Rock after he was quoted the wrong rate for its 90-day postal account. He already had £10,000 in his 90-day account, but wanted to add £15,000 and telephoned the building society for advice.

Mr Wonnacott found that there had been a mistake when his passbook was sent back to him with a letter of apology from the Northern Rock, explaining that he had

Confusion riles savers

been mistakenly quoted the higher rate for its 120-day account. Northern Rock said: "It is possible that confusion may have arisen at a time when we were receiving thousands of inquiries about our newly launched Postal 120 account."

Mr Wonnacott says of rate changes: "The principle at stake is the society's posturing as a high-rate payer to attract funds, and then giving a poor rate before the ink is dry in the passbook. The whole point of long-term saving is to provide a stable rate."

One of the major attractions

of postal accounts is that customers need never step into their local building society, so it is hardly surprising that most investors never see the displays in branches advertising a change in interest rates. Similarly, notifications of a cut in rates placed in national and local newspapers can be easily missed.

Irritated by a drop in the rate on his Northern Rock account, another *Times* reader wrote to the society to query matters. It was only then that he learnt of a change in the conditions of use. He said: "To my surprise, I also found out

that my account, although called 'postal', could now be operated through their branches as well."

The reader was angry that he had not been told by the society in writing, and claims "moving the goalposts", he has lost as much as £200 in interest since 1993.

Northern Rock says: "The fact that the account can be operated through a branch has no bearing on the rate offered. Reduction in rates can no more be described as a downgrading of the account than an increase in the rates can be described as an upgrading."

Meanwhile, there is concern that more societies will trim their savings rates after last week's base rate cut.

A QUESTION OF MONEY

Springing into an unsecured personal loan can be costly

Along with the twittering of birds, springtime apparently brings a rush of borrowing. According to banks and building societies, we are just itching to buy a car, book a holiday and fit a new kitchen — and they are more than happy to lend us the money. So this month the Royal Bank of Scotland is offering customers a "springtime discount" of 1 per cent off the APR of its personal loan rate. Abbey National is telling its customers to "make life more complete" with a personal loan of £3,000 or more because it comes with a free rotary watch. And Alliance & Leicester says you can "get more out of life" with discounts on its loan of up to 3 per cent. However, the reality is that most personal loans will leave you feeling anything but springlike.

Q What is an unsecured personal loan?

A A loan, typically between £1,000 and £15,000, that requires no security against assets, such as property. Instead, the lender will decide whether to give you a loan on the basis of your credit rating. You will need to provide details of your employer, salary, monthly outgoings and so on. Because there is no security, rates are high. While the bank base rate has dropped to 6 per cent and the standard mortgage rate to 7.25 per cent, personal loan rates can still be more than 20 per cent and very few dip below 15 per cent. The rates tend to be fixed over an agreed term, usually from one to five years.

Q From where do I get it?

A Banks, building societies and retailers often give customers what they call preferential rates but it is worth shopping around.

Q How much will it cost?

A Lenders may talk of headline or flat rates, but the best one still to look at is APR (annual percentage rate). APR should take into account charges and compound interest (the interest paid on interest). However, lenders do calculate APR in different ways so it is better to ask how much the loan will cost each month and multiply that by the number of months you will be paying. It will make you realise how expensive credit is: a £5,000 loan over three years at an APR of 15.5 per cent (one of the best rates available) will cost you £1,195.

Q What length of term should I go for?

A In general the more you borrow the lower the interest rate will be and

the shorter the term the cheaper it will be. At Alliance & Leicester rates range from 18.5 per cent for £500-£2,000 to 15.5 per cent for £5,000-£10,000. If you pay off a £5,000 loan without insurance over two years it will cost you £789, whereas over five years it will cost £2,057.

Q What if I want to pay off the loan early?

A Before taking out a loan ask if there are extra charges for settling it early. Most lenders charge a redemption penalty of two months' interest. The Co-operative and Clydesdale banks offer more flexible options that allow you to vary the length of the loan at no extra cost.

Q Should I also take out payment protection insurance?

A Payment protection means that if you are made redundant or get sick or injured, your loan will be paid off for you. However, read the small print because there are exclusions. It also adds considerably to the overall cost of the loan. For example, a £5,000 loan over five years with Abbey National will cost an extra £1,152 if you take out payment protection. The APR will only reflect the cost of insurance where it is compulsory.

Q What is the cheapest loan available?

A No loan is cheap but the less expensive deals on offer for a £3,000 loan, says MoneyFacts, are Direct Line (14.9 per cent, available to comprehensive motor insurance holders only), Alliance & Leicester (15.5 per cent, for debt consolidation only), Midland Bank (15.4 per cent) and Clydesdale Bank (16.2 per cent).

Q What alternatives are available?

A Secured personal loans can offer an APR as low as 7 or 8 per cent, though you risk losing your home, which you have to put up as security. You may consider a bank or building society authorised overdraft, where rates are currently as low as 9.5 per cent at Abbey National and the Woolwich. However, rates vary enormously from bank to bank and if you stray into the unauthorised zone you will be heavily penalised. Another option is Save & Prosper's base rate-linked card, which has an APR of 11.4 per cent. The only drawback is that the average credit limit is £2,000 — not enough for that car, holiday or kitchen you so desperately want.

Money tables, page 38
SARAH JONES

Karen Zagor offers guidance to savers on securing a specified interest rate for a set period

Time to get into an investment fix?

With the equity market suffering from an extreme bout of the jitters and inflation apparently well under control, investors may now be turning their attention to fixed-interest investments. These promise to pay a specified rate for a set period, at the end of which your capital should be returned in full. Most investments are safer than equity investments, but only gilts are entirely without risk.

Whether or not you invest in fixed-interest products will depend largely on whether you expect interest rates to rise, hold steady, or fall in the coming years. Mark Bolland of Chamberlain de Broe, the financial adviser, says: "If you think interest rates are going to go up, then it doesn't make sense to put money into fixed-interest products. But if you think rates will stick for a while, they make a lot of sense. There is also the attraction of knowing exactly what you can expect to earn from these products, which makes it easier to plan your finances." It is important to remember that

fixed-interest investments are a good source of income, but they rarely provide much, if any, capital growth. And the value of your capital may be eroded if inflation rises more steeply than the fixed rates during the life of the investment.

National Savings Certificates Rates have fallen steadily in recent years, in line with declining base rates. But the 43rd issue, with a tax-free yield of 5.35 per cent, is still good value, especially for higher rate taxpayers. To benefit from the full rate, the certificates must be held for five years. There is no interest if the certificates are redeemed in the first year, and a reduced amount will be paid if they are redeemed before their full term. Interest is paid on encashment.

Tax-Exempt Special Savings Accounts (Tessas) Tessas come in fixed and variable forms and any income generated is free from tax. With a Tessa, you must invest for five years, although

you can take some of the interest each year. If you do, the interest income will be taxed. You can invest up to £3,000 in the first year and up to £1,800 in each of the subsequent four, for a total of £9,000.

Guaranteed Income Bonds Issued by insurance companies as lump sum investments, they promise a set return over a specified period. Income is usually paid free of basic rate income tax. The Inland Revenue yesterday dismissed speculation that it is proposing changes in the tax treatment. The Government has already announced plans to publish draft legislation on life assurance policy holder taxation in the spring. "If, as a result, there are changes to the way guaranteed income bonds are treated for tax purposes, they will not apply to those bonds already in issue," said the Revenue.

Permanent interest bearing shares (PIBS) These are special shares issued by the bigger building societies that pay a set rate of interest twice a year. Income is paid net of tax, but gains are free from capital gains tax. However, there is the possibility that the shares will be worth less when you sell than when you bought them. In addition, if the society runs into trouble, it may not be able to meet its interest payments.

Gilts These are bonds issued by the UK Government. The Government borrows the cash you use to pay for the bond. In exchange, it promises to pay a fixed rate of return. At the end of the term, the capital is repaid. Gilts can be bought and sold on the stock market, and you can sell your gilts before they reach maturity. They can be bought through banks, or stockbrokers on the National Savings Stock Register.

The latter is usually the cheapest way to buy gilts, with charges of 0.6 per cent for the first £5,000 and 0.35 per cent on larger amounts. If you buy gilts on the stock register, interest is paid gross, although the income is taxable.

Corporate Bonds These are similar to gilts, but are issued by companies. There is a greater danger that, if the company fails, it may default on the loan. As a result, corporate bond rates tend to be higher than gilts. Interest is usually paid twice a year.

Debentures Debentures are a form of corporate bond, where the loan is secured by specified company assets.

Preference shares These are company shares that pay a fixed dividend. They can be a good source of income, but there is a risk that the shares' market value will have fallen when you decide to sell. If the company issuing your preference shares falls on hard times, dividends will be

paid to preference shareholders before ordinary shareholders. Preference shareholders also take precedence over ordinary shareholders in a liquidation, although they come after bond holders in the list of debenture holders. There is no fixed life for the shares.

Convertible These are shares or corporate bonds that pay a fixed rate of interest and confer the right, on a specified date with set terms, to be converted into the company's ordinary shares, usually at a premium of 10 to 25 per cent above the price at the time of issue. Yield is usually higher than ordinary shares, but lower than corporate bonds.

Corporate bond Peps These invest in fixed-interest securities. At least half of the fund must be invested in corporate bonds, preference shares and convertibles to qualify for Pcp status. The remaining half of the fund can be invested in whatever the fund manager chooses, including gilts.

WEEKEND MONEY GUIDE

National Savings

FIRST

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NATIONAL SAVINGS

Unique Investment Opportunities from HM Treasury

Jack of all trades or master of one?

Next Monday, legislation will be unveiled allowing building societies to do all sorts of splendid new things. Selling motor insurance and making more loans to business are just two examples. The reforms aim to provide a framework for the brave, new building society of the next millennium.

Whether or not you think such changes are a good thing depends on your view of what a building society should be. Do you want to deal with a diversified financial services emporium, catering for every loan, insurance or investment need? Or would you prefer a simpler organisation, offering competitively priced savings and mortgages?

The societies themselves have requested these extra powers, presumably in response to demand from customers. The personal

ambitions of chief executives keen to make a mark are, of course, not involved.

However, the desire to move into non-traditional areas would appear to run contrary to recent public pronouncements from those societies that wish to remain as mutuals. The Britannia, the Nationwide and the Yorkshire are among those who maintain that they have no ambitions to become banks. These societies are committed to giving old-fashioned value to their members. In light of this, why would they be interested in extra commercial lending, car cover and other bank-type activities? One reason why societies should be less than eager to branch out is that past excursions into other areas, such as estate agency, have not been hugely successful. Last week, the Bristol & West's profits were reduced by an awe-



COMMENT
ANNE ASHWORTH
Personal Finance Editor

inspiring £33.9 million loss from its ill-fated purchase of Hamptons.

The possible repercussions of the new legislation will fill customers with some dismay. But all is not gloom. Members of societies will be allowed to vote on major diversifications (what a relief). It is also expected that the Building Societies Ombudsman will acquire more muscle, perhaps to cope with all the problems arising from such ventures.

The arcane, but all-important distinction between share and deposit accounts will disappear. At present, savers with share accounts enjoy the right to vote, and so qualify for flotation or merger payouts. Those who have unwittingly chosen deposit accounts have no votes and do not receive cash or shares. Unfortunately, this rule change will not benefit the thousands of depositors, shut out from the Alliance & Leicester, Halifax, National & Provincial and

Woolwich free-for-alls. The enfranchisement of depositors should, however, allow them to join in the next round of takeover fun. A relaxation of the rules should make it possible for foreign banks to acquire societies.

Pru's old excuse

THE Prudential's excuse for giving policyholders the mouse's share of its surplus assets is that shareholders are a more deserving case (see page 35). Shareholders contributed the capital that allowed the life fund to reach the happy state of having money to spare. The largest slice of the surplus assets would be some recompense for their selfless generosity.

However, some of the shareholders in question are not today's investors in the Prudential, but those who

bought the shares in the Twenties and Thirties, a detail that somewhat weakens the Prudential's argument.

It is easier to make a compelling case for the rights of today's policyholders. They have seen high administration and management charges deducted from their premiums, which acted to reduce their returns. They have also endured a period of falling bonuses. A larger percentage of the surplus asset distribution would help to make amends.

While they wait to see how much they will receive, Pru policyholders can take comfort in the Legal & General example. At first, L&G policyholders seemed to stand little chance of any largesse. Now they are being nicely taken care of. Would the Prudential dare to look mean compared with a smaller rival?

Provide against the ravages of time

We all know that life assurance policies may not make us wealthy, but most of us would expect to receive more than the £8.40 that 96-year-old Grace Smith has been promised from two life assurance policies, taken out by her mother in 1909 and 1917.

Mrs Smith had hoped the policies would yield enough to help to pay for her funeral in advance, saving her family time and money. Unfortunately, when she contacted Refuge Assurance to redeem the policies, she discovered that the largest was worth only £4.75 and the smallest only £3.65, barely enough for a large bunch of flowers. "I would like

to know why I am not entitled to a little interest after all these years," she says.

Part of the problem is that the last payments on Mrs Smith's policies were made in 1938, before the schemes were paid in full. The policies were, therefore, declared paid up for a reduced sum assured in that year, payable on Mrs Smith's death. The original sum assured was £10 for Mrs Smith's infant death policy and £9.45 for her whole-of-life policy.

Even so, the reduced amounts would have gone much further in 1938 than they do today. According to the Central Statistical Office, the policies would be worth about £162 and £124 respectively if

Beware shortcomings in life policies and insist on safeguards, says Karen Zagor

they had been uprated for inflation over the years.

Terry Black, sales and marketing director at Refuge Assurance, said: "Both of Mrs Smith's policies were non-profit whole-of-life contracts. There are very few non-profit policies sold these days. We have recognised that it is unfair if people keep making payments on these policies forever, so we have added bonuses to these policies for people who have continued to make payments."

"I can appreciate Mrs Smith's concern about her funeral arrangements but regret that due to the cessation of premiums the value of the contracts was greatly reduced."

When Mrs Smith's mother took out the policies, non-profit policies were the norm. "We had 3.2 million policies in force in 1908, and 2.9 million were whole of life, including the infant death policies, and they were all non-profit," said Mr Black. "At a time of no social services, people wanted to avoid paupers' graves. Basically, these policies were a way for people to put money aside for burial."

When Mrs Smith was born, the life expectancy for a female was 52.4 years. Most of the early policies were designed to last 20 or 30 years, and there was less concern about the impact of inflation.

Refuge Assurance no longer sells infant death policies. They were popular earlier in the century, when the child mortality rates were very high. Today, parents can buy child endowments. Although these do have a life element, they are primarily ways for

parents to set aside money for their children to use in their early adult years. It is also unlikely that anyone would take out a life policy today that did not have a profits element.

Yet there are lessons we can all learn from Mrs Smith's situation. Fiona Price & Partners, the independent financial adviser specialising in women's finances, said: "It is vitally important to ensure that any life assurance cover offers a

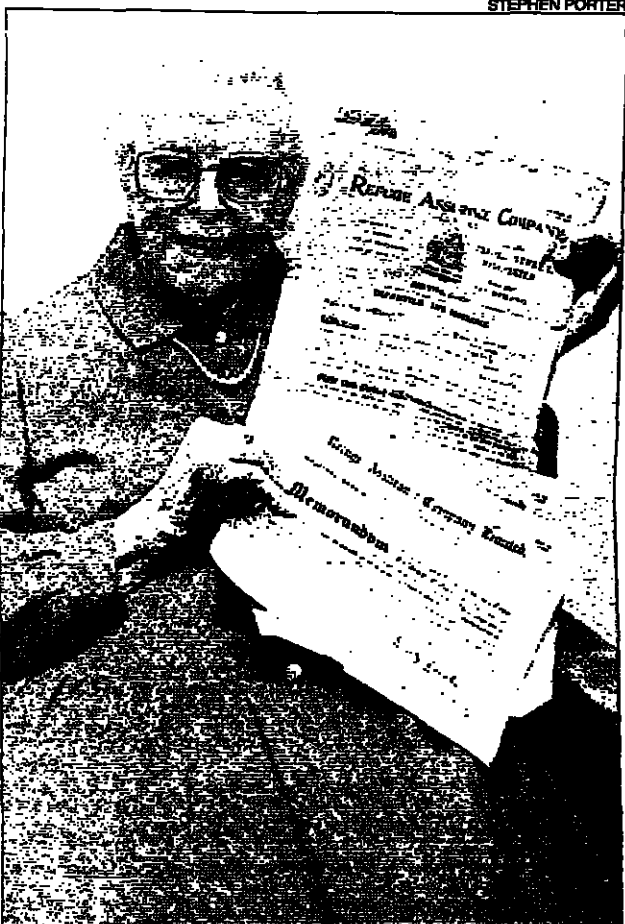
facility for the sum assured to be reviewed, and increases made in line with inflation so that the benefit maintains its value in real terms. Always check that the policy offers the flexibility to change the level of cover in the future."

Many of today's policies have review periods built in. It is usual to have a review after ten years, and then every five years. This allows holders to make sure they have a sufficient level of cover, and to increase premiums, if necessary. Reviews are particularly important if your circumstances have changed, perhaps by having a child or changing jobs.

Fiona Price says: "It should

be remembered that we are now living longer. In some circumstances, a policy that offers a balance between life cover and savings may be more appropriate, or cover which provides a lump sum on diagnosis of critical illness."

Even if Mrs Smith had been able to take out a more modern policy, with regular reviews and a with-profits element, it is possible that she could find herself in a similar situation to her position today. With life policies, it is critically important to maintain premium payments throughout the term of the policy. Otherwise, the value of any benefit will be diminished or lost, even today.



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Women must ensure they will receive a decent pension, says Helen Pridham

Don't rely on an ideal husband



PENSIONS
GUIDE

PART
3

Women are severely disadvantaged when it comes to pensions. Elderly women are among the poorest in society because of their lack of retirement provision. Among the 1.5 million pensioners receiving income support, 70 per cent are women and 45 per cent are over 80. Although younger women are showing a growing interest in pensions, greater awareness is needed if women are to achieve reasonable levels of retirement income for themselves.

Unfortunately, there is still a tendency among women to rely on their husbands or the State for the bulk of their pension provision," says Fiona Price, managing director of Fiona Price & Partners, the independent financial advisers. With the value of the state pension declining and so many marriages ending in divorce, a woman cannot afford to rely too heavily either on her spouse or the Government to keep her in retirement.

In fact, women have never done very well out of the state scheme. At present, only 56 per cent of women over pension age receive a full basic pension based on their own or a deceased husband's National Insurance contributions, compared with 95 per cent of men who receive a full basic pension.

In future, the percentage of women receiving full pensions will increase as a result of the introduction of HRP (Home Responsibilities Protection) for time spent at home looking

after children and the abolition of the married woman's NI stamp. But there will still be some women who lose out because they do not qualify for HRP or are on low earnings and therefore not paying NI contributions.

At present, only 34 per cent of retired women get an occupational pension, compared with 66 per cent of men. But the number of women, including part-time workers, joining employers' schemes is increasing. Even women working full-time tend to be in lower-paid jobs. Nevertheless, at least if a woman is a member of an employer's pension scheme, her employer will be contributing to her pension too.

Those women who do not have access to a company pension plan as early as they can. Insurers report that increasing numbers of women are now doing so. Social security statistics show that 20 per cent of female employees now have a personal pension plan. Indeed, Steve Bee, pensions manager at the Prudential, said: "We are currently selling slightly more personal pension plans to women than to men."

However, besides earning less, another major disadvantage for women is that many still take career breaks to bring up children, which cuts down the time they have to save towards a pension. Stephen Phillips, marketing manager at National Mutual Life, points



Women who do not have access to a company scheme should take out a personal pension plan

out that such a gap can result in a significantly lower pension fund at retirement. "Take a woman of 21 who starts saving £50 per month escalating at 5 per cent a year. Assuming 9 per cent investment growth, her fund will be £260,000 by the time she reaches age 60. However, if she takes a five-year break, say between the age of 28 and 33, her fund will fall to £179,000 — or over 30 per cent. But this is still better than not starting the plan until after her break at age 33. If she delayed until then, her final fund would be worth just £106,000 — nearly 60 per cent less, because there would be no growth on earlier contributions."

Mr Phillips believes it is unfair that women are not allowed to contribute to their pension during their career breaks even if they have money available. He explains: "Under current rules, you must have relevant earnings in order to contribute to a personal pension plan and get tax relief. We have suggested to the Government that women should be allowed to continue their contributions net of basic rate tax up to a certain limit during these periods."

Even if a woman does manage to save as much as a man towards her pension, she will still end up with a lower retirement income if she has a personal pension or is a member of a "money purchase" company pension scheme. This is because of differences in the annuity rates for men and women. Because women on average live longer than men, they get lower rates. So a woman who wants a pension of £10,000 a year in retirement would currently need a fund of about £112,000 at the age of 60. A man, on the other hand, would only need about £100,000.

As things stand, however, women about to take out a personal pension plan need to look carefully at how the plans accommodate career breaks, which may need to be taken more than once, not only when children arrive, but if an elderly parent needs to be cared for. Most plans claim to be flexible, but Fiona Price said: "The small print needs to be read carefully as charges may still be payable if the fund is not a minimum size and payments are stopped; the payment holiday period may be restrictive."

Even if a woman does manage to save as much as a man towards her pension, she will still end up with a lower retirement income if she has a personal pension or is a member of a "money purchase" company pension scheme. This is because of differences in the annuity rates for men and women. Because women on average live longer than men, they get lower rates. So a woman who wants a pension of £10,000 a year in retirement would currently need a fund of about £112,000 at the age of 60. A man, on the other hand, would only need about £100,000.

WHAT TO ASK

- Does my fund have to be a minimum size before I can take a contribution break?
- What charges will be deducted from my fund during a contribution break?
- Is there a maximum period for which a contribution break can be taken?
- How many times can I take a contribution break?
- Is there a minimum period between breaks?
- How will the waiver of premium option be affected if I take a break?

For advice on choosing a personal pension, see *Pensions Guide Part 6*.

CONTACTS

For more information on pensions see the following Department of Social Security guides:

- About Pensions (Pec2)
- The Pensions Act (Pec3)
- What Are You Doing After Work? (Pec4)

For free copies ring the Pensions information line: 0345 313233.

week. The TUC is arguing that benefits should be backdated to 1976, the date of an earlier European Court decision. It is also fighting the ruling of the industrial tribunal last year that some claims put in before the end of March 1995 should be time-barred.

Under the Equal Pay Act, people have only six months to put in a claim after they have left their employment. But the women in the test cases are arguing that they could not reasonably have known they were being discriminated against until they saw press reports of the European Court judgment in 1994. In many cases, this was years after they had left the employer whose pension they were trying to join.

A further 60,000 people who have already made claims are waiting for the result of the test cases. Those who have left their employer will probably not be able to claim now if they have not already. But others still working for the same employer could make claims.

EOC: 0161-833 9244

Sara McConnell reports on
an impending judgment

Part-timers await decision on backdating

Part-time workers who succeed in joining their employer's pension scheme may also be able to hold out for larger backdated payments, if an industrial tribunal in Northern Ireland persuades the European Court to establish new compensation principles.

Tens of thousands of part-timers, mostly women, are still waiting for industrial tribunal rulings on claims that they have been wrongly excluded from occupational schemes and that exclusion amounts to indirect sex discrimination. Their claims follow a European Court ruling in September 1994 that part-timers who could prove discrimination could join their employer's scheme and claim benefits retrospectively. They have been waiting nearly a year for a decision that will have a fundamental effect on retirement income. Others could still be eligible to claim.

The European Court set no limit on retrospective claims. But as the law stands in Britain, successful claimants can only backdate benefits two years.

Pensions are considered part of pay, and the British Government has ruled they should be dealt with under the Equal Pay Act, which allows only two years' backdating. In many cases, the resulting payment is small. A tribunal in Northern Ireland is poised to ask the European Court to rule on whether such backdated benefits are adequate. The Sex Discrimination Act, which covers everything except pay, now has no upper limit on compensation.

Meanwhile, the TUC and the Equal Opportunities Commission are also challenging, through the Employment Appeal Tribunal, the Government's decision that claims should be decided under the Equal Pay Act. Some 22 test cases were heard this

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Money Marketing, 23rd November 1995.

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Robert Miller on taking the long view via a trust

Private investors stand firm



Investment trusts may beat unit trusts as the way to ride into a single country such as Chile

Private investors have to be far more sanguine than professional money-makers. Take this week's bout of jitters on Wall Street and in London. As the markets opened on Monday following a 171-point fall in the Dow Jones Index the previous Friday many City analysts predicted a stock market crash comparable to that of October 1987. But why? And how should unit and investment trust investors react to such doomsday scenarios?

That such an event did not occur is, in part due to procedures put in place after the 1987 crash. These stipulate that when the US market falls by a certain number of points in any one day, the multi-billion dollar automatic computer trading programs must be switched to manual instructions to buy and sell.

Safeguards to avert a market freefall have certainly helped to pull up short the professional herd mentality. But private investors must anyway take a much longer-term view of their portfolios. They have to see through a poor set of statistics. In the US, this was stronger than expected employment data dashing hopes of an early interest rate cut. A not dissimilar situation occurred in the UK on Wednesday when an unexpected 6,800 rise in the unemployment ended two-and-a-half years of falling joblessness. On this occasion, the UK market edged up on the view that rising unemployment could mean a further interest

rate cut to stimulate a sluggish economy.

Private investors must consider many more factors. Do you want income or capital growth? Do you want an internationally diversified portfolio through one investment trust or do you want to allocate your money to different markets, sectors or regions that you have chosen yourself? Generally, the performance of individual managers and their houses should be a more decisive factor than whether you opt for an investment trust or a unit trust.

However, investment trusts do enjoy certain advantages. If, for example, you want to invest in a single country, such as with Five Arrows Chile, managed by Rothschild, or a sector such as mining or venture capital, an investment trust may be a better choice. Paul Myners, chairman of Gartmore, the fund management group about to be bought by NatWest for £425 million, runs both unit and investment trusts. He says: "As a private investor, you must generally take a minimum two-year view on your investment. Eco-

nomics data such as that which triggered the most recent bout of stock market nervousness will, in a month's time, be overtaken by other statistics possibly putting a very different light on matters."

Investors looking to make a profit on predatory activity in the investment trust sector this year could be disappointed. Many observers now believe that the tantalising prospect of a hostile bidder realising assets at full market value from an underperforming investment trust portfolio are overdone. Nevertheless,

shareholder pressure is likely to grow on laggards in the investment trust sector, leading to re-organisations and possibly a change of manager. Such actions are generally to the benefit of shareholders and other similar trusts.

One investment trust analyst taking a sanguine view of recent stock market jitters is Peter Walls, of Credit Lyonnais Laing (CLL). He sees no reason to change the house view on investment trusts after the recent market events.

In the investment scales, CLL says, the political uncertainty of a decreasing Government majority in the Commons and a November US presidential election, coupled with the prospect of inflation creeping back into economies, is outweighed by more positive factors involving low interest rates, corporate activity, sterling, private investor interest, Japan and the Far East story.

CLL advises investment trust investors to move to "an overweight position in the expectation of significant out-performance relative to the FT-SE All Share Index". That exposure may be too rich for some and a judicious mix of investment and unit trusts may be more suitable.

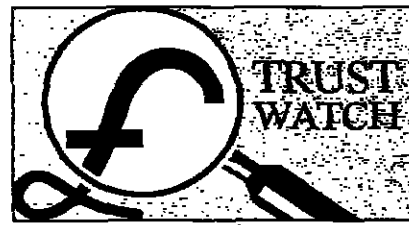
CLL yesterday up-dated its 1996 list of trusts to watch and these include Martin Currie's Scottish Eastern and Baillie Gifford's Scottish Mortgage, in the international generalists category. On the income side, with a 5.2 per cent yield, is Ivory & Sims's Investors Capital Trust Units.

When a hostile bidder gallops in

BIG time investors such as the Bank of England and Gartmore, both of whom have a stake in the £235 million Cayman Island-based GT Chile fund, which is the target of a hostile bid, can take care of themselves. But how well are private investors looked after?

This week the predatory Regent Kingpin Acquisitions reached an agreement with GT Chile's board to offer shareholders other options to the original offer of Regent paper which could then be converted into cash roughly equivalent to the net asset value (NAV) of the underlying portfolio. Now shareholders will have the additional choice of a new fund run by Regent Kingpin or another fund run by LGT Asset Management, an arm of GT's Liechtenstein-based owners.

For the offer to succeed, 75 per cent of the shareholders must approve, as must the Cayman Islands court and the



London Stock Exchange. And herein lies the dilemma for private shareholders in an offshore close-ended fund such as GT Chile.

Such vehicles are not investment trusts and are therefore not subject to the strict company rules and investment trust regulations laid down in the UK. That is not to say that you should never consider such an investment. However, the first question you should ask yourself is whether there is a UK-authorized unit or,

more probably, investment trust that covers the same market, region or sector.

In almost any bid situation in the UK, whether it is for an investment trust or a single company, the shareholder register is likely to be dominated by the City institutions and pension funds. But, the rights of minority shareholders are protected in the UK.

In the case of investment trusts there is an additional, although unwritten, protective barrier. In that management houses are locked in a fierce battle to increase their pool of retail funds. Any prospective bidder therefore is likely to offer private investors at least a range of options that will enable them to ringfence any potential capital gains tax liability and to roll-over their money into another trust.

Additional research by Heather Dickinson.

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The value of investments and any income from them can go down as well as up and you may not get back the amount invested. Terms relating to PEPs may change if the law changes and the value of tax relief depends on the circumstances of the investor. We will not be offering any advice as to the suitability of the products we are promoting in this advert. These investments are not suitable for everyone. If you have any doubts whether an investment we are promoting is suitable for you, you should obtain expert advice.

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Address:

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I am considering an investment £..... in the (company) (fund) PEP. Please send me the relevant application form together with a note of your discounted terms.



Fixed-rate loans — the only way is up

Ian Darby, marketing director at John Charcol, said: "Best buys include a fixed rate from Northern Rock at 7.24, a 7.39 five-year fixed rate from Nationwide and a 6.79 per cent five-year rate from the Coventry, although it carries a 3 per cent fee."

Markets not for the faint of heart

Ironically, Friday's news of



On Monday morning, Wall Street's Friday losses sent the S&P 500 down 100 points. The NYSE-100 tumbling more than 80 points. But the index later retraced most of its losses to close 35.8 points lower at 3,367.5, thanks largely to renewed confidence in the US and the growing sentiment

Whether they are able to maintain this comparative strength remains to be seen, but if there is any lesson to be learnt from this week, it is that equity investments are not for the short term or for the faint of heart.

You profit from our principles

1. *Journal of the American Medical Association*, 1997; 278: 1039-1044.

... ..

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Braille edition of Barclaycard 'care'

BARCLAYCARD has produced a special Braille edition of its "Care" pack for visually impaired customers. The pack offers information on Barclaycard International Rescue, Barclaycard Purchase Cover and Barclaycard Assist, a 24-hour helpline for domestic, legal or roadside emergencies. The company currently provides the blind and partially sighted with monthly statements in Braille or large print. For more information on Barclaycard's services for the blind or for a copy of the pack, call 01235 824350.

A review of all Enterprise Zone Trusts has been published by Allenbridge Group plc, the research house, in its *Tax Shelter Report*. The report compares the pre-lets, speculative industrial and speculative office developments on offer, citing Close Bros' Nottingham scheme as its top rated EZT. Allenbridge's rating system considers the security of the rental stream, the yield, the property and its location, including the opportunity for investment growth, and the disposal possibilities of the investment. A copy of its report is available to professional advisers only by private annual subscription.

Write to Allenbridge Group plc, 16 Bolton Street, London W1Y 8LY, or call 0171 409 1111.

BEST Investment also discusses Enterprise Zone Trusts in its latest newsletter, the *Tax Shelter Bulletin*, recommending Homeview Enterprise Zone for its location and price. The bulletin includes information and advice on the new EIS and Venture Capital Trust launches. Call 0171 321 0100 for details of subscriptions.

The majority of compensation claims paid out for poor conveyancing work result from the failure of solicitors to carry out routine checks, according to research undertaken by the Council of Mortgage Lenders. Its findings have been published in *Conveyancing Negligence*. The report states that the most common causes of claims paid out from the Solicitors Indemnity Fund are failure to identify back-to-back sales and failure to obtain good title. Conveyancing Negligence is available from BSA/CML Bookshop, 3 Savile Row, London W1X 1AF, price £20.

LIZANNE ROSE

GUARANTEED INCOME BONDS

ANNUAL INCOME Rates as at March 14, 1996			
Investment (£)	Company	Standard Rate (%)	
1 Year			
5,000	AIG Life	4.75	
10,000	AIG Life	4.85	
20,000	AIG Life	4.95	
50,000	AIG Life	5.10	
2 Years			
5,000	Financial Assur	5.25	
10,000	Financial Assur	5.35	
20,000	Financial Assur	5.45	
50,000	Financial Assur	5.50	
3 Years			
5,000	Premium Life	4.50	
10,000	Financial Assur	5.50	
20,000	Financial Assur	5.60	
50,000	Financial Assur	5.75	
4 Years			
5,000	Premium Life	4.70	
10,000	Financial Assur	5.75	
20,000	Financial Assur	5.85	
50,000	Financial Assur	6.00	
5 Years			
5,000	Premium Life	5.10	
10,000	Financial Assur	6.20	
20,000	Abbeys Life	6.40	
50,000	Abbeys Life	6.60	

Source: Chamberlain de Brook 0171-434 4222. Net rates, income and capital guaranteed. Early surrender. Terms vary. Monthly income may be available.

SAVERS' BEST BUYS

INSTANT ACCESS ACCOUNTS

Account	Notice of term	Deposit	Rate	Interest paid
Portman BS 01202 292444	Instant	£100	4.80	Yly
Buckinghamshire BS 01494 873064	Instant	£1,000	5.30	Yly
Direct Line 0181 667 1121	Instant	£10,000	5.80	Yly
Direct Line 0181 667 1121	Instant	£25,000	6.00	Yly

NOTICE ACCOUNTS & BONDS

Account	Notice of term	Deposit	Rate	Interest paid
Manchester BS 0161 834 9485	45 Day	£25,000	6.55	Yly
Bradford & Bingley 0845 248248	Direct 90	£25,000	6.60	Yly
Bradford & Bingley 0845 248248	Direct 90	£30,000	7.00	Yly
Chelsea BS 0800 272505	120 Account	£25,000	6.50	Yly

FIRST TESSAS (TAX FREE)

Account	Notice of term	Deposit	Rate	Interest paid
Sun Banking Corp 01438 744505	5 year	£8,575	7.40	F/Yly
Cheltenham & Glouce 01753 71505	5 year	£15,000	7.25	Yly
Principality BS 01222 344188	5 year	£25	7.25	Yly
Dunfermline BS 01393 827277	5 year	£3,000	7.20	Yly

CREDIT CARDS BEST BUYS

CREDIT CARDS	Card type	Interest per month	APR%	Fee per annum
Robert Fleming/S&P 0800 829024	MasterCard/Visa	0.92%G	11.50%	Nil C
Robert Fleming/S&P 0800 829024	MasterCard/Visa	1.00%	14.00%	£12
Royal Bank of Scotland 0800 161616	MasterCard	1.14%	14.50%	Nil C

PERSONAL LOANS BEST BUYS

PERSONAL LOANS	APR	Monthly payment on £3,000 for 3yrs with insurance	Monthly payment on £3,000 for 3yrs no insurance
Direct Line 0141 2489966	14.90%	£114.41	£102.59
Midland 0800 180180	15.40%	£118.54	£103.14
Clydesdale Bank 0800 240024	16.20%	£119.94	£103.33

Notes: A = 2% bonus if Account opened by 30.4.96, D = no interest free period, E = for debt consolidation only, F = Available to comprehensive policy holders over 22 years, P = Fixed Rate interest paid on maturity, P = By Post only
 Also R Fleming base rate, OM denotes interest paid on maturity, P = By Post only
 * RATES SHOWN ARE GROSS AND SUBJECT TO CHANGE WITHOUT NOTICE
 PLEASE CHECK RATES BEFORE INVESTING
 Source: Moneyfacts, the Monthly Guide to Investment & Mortgage Rates (0182 500 677)

PIBS

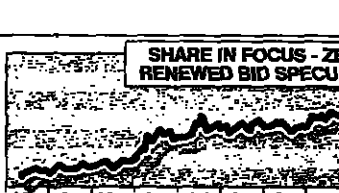
FIXED RATE	Gross coupon	Buying price	Gross yield	Issue price	Minimum purchase amount
Birmingham Midshires	9.375%	95.31	9.830	100.17	1,000
Bradford & Bingley	11.625%	116.67	9.953	100.13	10,000
Bradford & Bingley	13.000%	130.00	9.920	100.23	10,000
Bristol & West	13.375%	133.75	9.879	100.34	1,000
Britannia	13.000%	129.50	9.878	100.42	1,000
Coventry	12.125%	123.45	9.801	100.75	1,000
First National	11.750%	111.39	9.842	100.25	10,000
Halifax	12.000%	122.25	9.843	100.28	50,000
Halifax	13.625%	140.74	9.659	100.00	50,000
Leeds & Holbeck	13.375%	134.27	9.945	100.23	1,000
Newcastle	10.750%	111.88	9.815	100.32	1,000
Newcastle	12.625%	131.00	9.619	100.45	1,000
Northern Rock	12.000%	122.25	9.843	100.28	50,000
Skipton	12.875%	131.43	9.781	100.48	1,000

FLOATING RATE

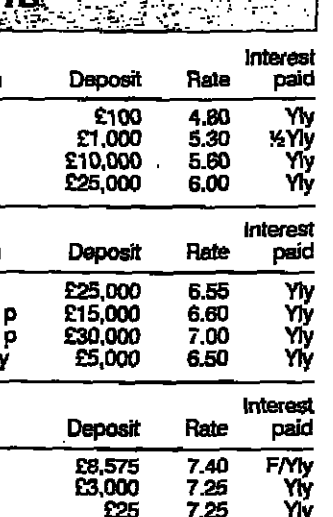
Gross coupon	Buying price	Issue price	Minimum purchase amount
Cheshire (28/03-28/09) 24766%	103.63	100.00	1,000
First Nat (20/03-20/09) 8.30000%	100.63	100.00	1,000

PIBS = Permanent Interest-bearing Shares
 Source: ABI AMRO Home Loans - 0171 601 0101

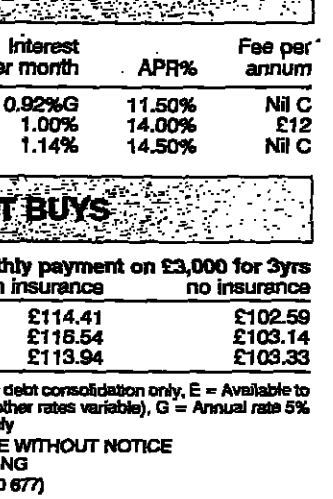
SHARE IN FOCUS - ZENICA



BASE RATES V MORTGAGES



FTSE 100 PRICE INDEX



NATIONAL SAVINGS

	Gross rate	At tax rates 25% 40%	Minimum investment	Notes	Contact
Ordinary A/c	2.00	1.50 1.20	10-10,000		0141 6494555
Investment A/c	5.25	3.54 3.15	20-500**	1mth	0141 6494555
Income Bond	6.50	4.88 3.90	3,000-20,000**	3mth	01263766151
First Opt Bond	6.25	4.88 3.75	100-10,000	6day	0141 6382558
3rd Issue Certifs	6.35		100-10,000	6day	0191 3864900
Children's Bonds	5.75		25-1,000		0141 6382558
Gen Est Rate	3.51				
Capital Bonds	6.85	4.98 3.99	100-250,000	6day	0141 6382903
9th Index Linked	2.50		100-10,000	8day	0191 3864900
Pensioners Bond S3	7.00	5.25 4.20	500-50,000	6day	01263766151

* First £70 (£140) of net pay, and access for up to £100. Additional huge up to £20,000 in interest-free periods. ** Tax free. * Rates gross and vide. * Guaranteed when held for 5 years. * 0.2% net bonus for £20,000 + £100,000 in addition to S1 and S2 ratings. * Taxable but not in full. * Tiered rates apply.

PENSION ANNUITIES

All figures are the gross annual annuity (£100,000 purchase), guaranteed 5 years, paid monthly in advance

SINGLE LIFE (level ann)	Male: Age 60	Age 65	Age 70
Canada Life	£10,130	£11,297	£12,878
Stewart	£10,128	£11,183	£12,297
Prudential	£10,020	£11,180	£12,558
Royal Life	£10,034	£11,165	£12,699
Strand Life	£9,958	£11,024	£12,416

SINGLE LIFE	Female: Age 60	Age 65	Age 70
Royal Life	£9,303	£10,141	£11,369
Prudential	£9,401	£10,138	£11,219
Canada Life	£9,193	£10,034	£11,285
Sun L of Canada Life	£9,230	£9,970	£11,083
Stewart	£9,095	£9,928	£10,992

JOINT LIFE, 2/3 WIDOWS (level annuity)	Male: Age 60	Age 65	Age 70
Stewart	£8,880	£9,851	£10,420
Prudential	£8,880	£9,851	£10,420
Canada Life	£8,880	£9,851	£10,420
Royal Life	£8,880	£9,851	£10,420
Sun L of Canada Life	£8,880	£9,851	£10,420

* Maximum purchase £100,000. Higher rates for smokers.
 Source: Annuity Direct 0171 588 6531

Compiled by: Lizanne Rose

LARGER LENDERS

Lender	Interest rate %	Loan size	Max %	Notes
Building Societies				
Bristol & West	0.85	£15k+	90	Fixed to 31.1.97
0800 100117				
Northern Rock	0.99	to £100k	90	6.25% discount to 31.1.97
0800 591 500				
Yorkshire	1.39	to £150k	95	6% disc - 6 mth
0800 378836				
Banks				
Barclays	3.50	£15k+	90	3.75% discount to 12 months
0800 449999				
West	1.75	£15k+	90	5.50% discount for 12 months
0800 400999				

LARGER LOANS

Lender	Interest rate %	Loan size	Max %	Notes
Building Societies				
Bristol & West	0.70	£15k+	90	Fixed to 30.11.96
0800 100117				
Hindcley & Rugby	0.11	to £150k	70	7.14% discount for 9 months
0800 774499				
Scarborough	0.25	to £150k	70	Rate fixed for 1 year
0800 590547				
Banks				
Bank of Ireland	0.89	£20-145k	95	6.50% disc - 6 mth
01754 510100				
Nat West	1.75	£15k+	90	5.50% discount for 12 months
0800 400999				

FIRST-TIME BUYERS

Lender	Interest rate %	Loan size	Max %	Notes
Building Societies				
Bristol & West	0.71	£15k+	95	6.54% disc 6 mth, 2.5% disc 6 mth
0800 100117				
Halifax	2.25	no limit	95	5% discount to 30.4.97
01224 333333				
Brad & Bingley	3.44	£30k+	95	3.80% discount for 1 year
01274 555555				
Banks				
Bank of Ireland	0.99	£20-145k	95	6.50% discount for 6 months
01754 510100				
TSB Bank	3.51	£15k+	95	3.74% discount for 1 year
0500 758000				

Larger lenders, longer loans and first-time buyers tables supplied by Bayl's Garden Ltd. Further information: Bayl's Guides, 01753 890482.

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CHASE DE VERE

REGULATED BY THE FINANCIAL SERVICES AUTHORITY

UNIT-LINKED INSURANCE INVESTMENTS

Unit-Linked Insurance Investments				Unit-Linked Insurance Investments				Unit-Linked Insurance Investments				Unit-Linked Insurance Investments				Unit-Linked Insurance Investments				Unit-Linked Insurance Investments				Unit-Linked Insurance Investments																																																																																																																																																																																																																																																																													
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Charges may take much of the interest out of Peps

From D. H. Craighead

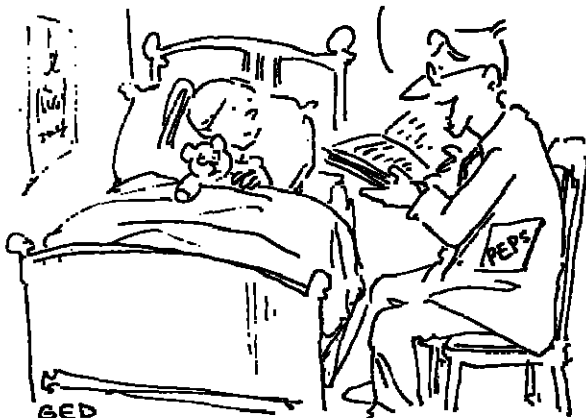
Sir, A few months ago, I received a report on a PEP which I had taken out in 1994. This showed that the value of the PEP, including reinvested income, was still below the purchase price of £6,000, in spite of the fact that the FT-SE 100 index had risen substantially over the same period.

On querying the matter, I was told that an upfront fee of 5 per cent had been deducted, plus an annual management fee of 1.25 per cent. The difference between the buying and selling price of units, currently stood at 6.36 per cent.

This means that, even if the investment is retained for five years, the annual income plus capital gains must amount to over 14 per cent before the tax saving of 25 per cent tax rate is sufficient to cover the charges made.

The various Peps that are sold have different rates of charges and some make no upfront charge at all, provided the investment is held for at least five years. I wonder, however, how many investors take into account the difference between buying and selling rates for units and the effect this has on the total costs. If such calculations are made correctly, then investment in many Peps becomes of very marginal interest.

Once upon a time to invest meant to buy in order to earn interest or bring profit to the buyer



Yours faithfully,
D. H. CRAIGHEAD,
Whispering Firs,
Ashridge Lane,
Tigley, near Totnes,
Devon.

merger at all. This was confirmed by the N&P helpline. I would, therefore, urge any N&P savers to read the transfer document carefully and if they fall into this trap, vote against the merger.

Yours faithfully,
CHARLES KITSON,
24 Northhill Road,
Cople,
Bedfordshire.

Golden age for homeowners

From Mr P. J. Watts

Sir, Are we alone in feeling somewhat unimpressed by the recent reductions in mortgage rates? We bought our second house in 1999 with the help of a mortgage of £2,000 provided by the local authority in Tonbridge, Kent.

These mortgages were available at 5 per cent, fixed throughout the term of 20 years, with capital repaid at a fixed rate each quarter and interest charged on the reducing balance.

This had the advantage that the amount payable reduced by exactly the same figure each quarter and we always knew how much we owed and what the next quarterly payment would be. Today, everything is so unbelievably complex, and some might think unnecessarily so, that very few borrowers could say the same. It must have been a golden age.

Many years ago, the firebrand socialist politician, Mr Aneurin Bevan, used to rage about a situation where the only possible way for working people to own a house was to become "a slave to a mortgage". I wonder what this gentleman might have thought if he could have seen how things are done today.

Yours faithfully,
P. J. WATTS,
Oak Cottage,
St Briavels Common,
Nr. Lydney,
Gloucestershire.

A Tessa delay exceeded with ease

From Mr S. Blake

Sir, Mrs T. P. Colwell (Weekend Money Letters, March 2) asked if anyone could beat a 13-day delay in obtaining a Halifax Tessa Maturity Certificate. Easily!

Mine matured on January 21 and I received my Certificate on March 2—41 days and two phone calls later.

I wrote to ask why there was a £50 difference in what they

were publishing as a maximum maturity figure and the amount I received. They replied that I hadn't made my first and subsequent payments on January 1 of each year.

Yours faithfully,
S. BLAKE
66 Lakeside Place
London Colney
St Albans
Herts.

Infuriated by Granada delay

From Miss S. A. Lush

Sir, Has there been a general outcry about the delay in dispatching cheques to those Forth shareholders who chose to sell to Granada after its bid was successful?

A cheque for some thousand pounds, dated February 16, reached me on February 28. It was sent by first-class mail and showed no sign of having wandered on the way to me. What happened to the money for those 12 days?

Yours faithfully,
S. A. LUSH,
134 Arlington Drive,
Old Marston,
Oxford.

Friendly rivalry in maturity

From Mr John Bryant

Sir, I read Mr Brabbins's letter (Weekend Money, March 2) with great envy! My wife's friendly society policy has just matured, providing £1,382 after ten annual payments of £100. Bearing in mind that Mr Brabbins's policy for £200 per annum over ten years provided £3,231, he seems to have done extremely well.

Needless to say, I am writing to Family Assurance for its comments.

Yours faithfully,
JOHN BRYANT,
42 Market Square,
Teddington,
Bedfordshire.

Letters or information for Weekend Money may be sent by fax to 0171-782 5082. Letters should include a daytime telephone number. The Times cannot always

give individual replies or advice. No legal responsibility can be accepted for statements in these columns and independent advice should be sought.

Bona fide N&P saver eligible to vote but not in a state of saving grace

From Mr C. Kitson

Sir, Having received my transfer document for the proposed merger of the National and Provincial Building Society with Abbey National, I find myself in the peculiar position of being entitled to vote, but not entitled to any benefits. This is in spite of being a saver with the N&P for more than ten years.

According to the document, to be an eligible saver I needed £100 in my account at midnight on April 28, 1995. Yet to be an eligible voter I needed £100 in my account at midnight December 31, 1995. I am an eligible voter but not an eligible saver. Yet to qualify for the Statutory Cash Bonus I must not be eligible to vote. Thus I get nothing from this

merger at all. This was confirmed by the N&P helpline. I would, therefore, urge any N&P savers to read the transfer document carefully and if they fall into this trap, vote against the merger.

Yours faithfully,
CHARLES KITSON,
24 Northhill Road,
Cople,
Bedfordshire.

Debt-counselling company in liquidation

The official receiver in Southend has this week written to clients of Union Finance, the controversial debt-counselling company, telling them that the firm has gone into liquidation.

The receiver has been besieged with calls from anxious Union Finance clients who had tried and failed to get through to the firm's offices in Southend. The Times has received similar calls. Borrowers who contacted The Times are facing debts of tens of thousands of pounds after following Union Finance's advice, which they say they have no hope of paying. The Office of Fair Trading, which regulated Union Finance, admitted this week that it was possible other firms could set up offering similar advice. Union Finance promised thousands of borrowers that they could free themselves from negative equity and walk away from their debt by exploiting a loophole in mortgage indemnity insurance taken out to cover the loan. It claimed that borrowers could not be chased for any shortfall because the



Walker: wants to help borrowers

mortgage indemnity covered the borrower not the lender. It charged nearly £500 for this advice. Lenders insisted the advice was wrong and that they could and would chase the borrowers. But they allowed Union Finance to continue giving what they said was flawed advice for 18 months, saying they were powerless to act. Trading standards officers, who were responsible for monitoring Union Finance under the Consumer Credit Act, say they were also forced to stand helplessly by, because Union Finance was doing nothing illegal. Courts in several cases unconnected with Union Finance had ruled that the mortgage indemnity insurance was for the lender's benefit.

Union Finance was finally wound up when it reneged on a previous promise to pay an £8,000 legal bill incurred by one of its clients. The client served a winding-up petition. The receiver now has all Union Finance's client files and is setting up a database of names and addresses. But it is poised to hand the case over to A. W. Mudd of Billerica, a firm of insolvency practitioners.

The receiver was unable to give Union Finance borrowers any advice. They now face months of uncertainty while Union Finance's affairs are unravelled. Many borrowers handed their keys back to their lender, believing they could not be chased for any shortfall after their lender was

forced to repossess and sell at a loss. But lenders insist borrowers are still liable for the remaining outstanding debt, which is continuing to mount up with interest and legal costs.

Borrowers who contacted The Times have been told by lenders that their properties have been sold for nearly half the original price. They are now awaiting statements from their lenders of what they owe and face court action if they cannot pay.

Peter Walker, the founder of Union Finance, has reappeared as a consultant to a Southend firm, Concept Management. He says his new firm has nothing to do with exploiting loopholes in mortgage guarantee insurance. He expressed regret when told of Union Finance borrowers' difficulties but insisted: "The concept [of mortgage indemnity loopholes] is still correct". He blamed lenders for failing to negotiate with borrowers but offered to "try his damndest" to help borrowers if they contacted him.

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Shares end week on a dull note

TRADING PERIOD: Settlement takes place five business days after the day of trade. Changes are calculated on the previous day's close, but adjustments are made when a stock is ex-dividend. Changes, yields and price/earnings ratios are based on middle prices.

1986	High	Low	Company	Price	Chg	%	1986	High	Low	Company	Price	Chg	%	1986	High	Low	Company	Price	Chg	%
56	57	476	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
57	58	477	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
58	59	478	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
59	60	479	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
60	61	480	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
61	62	481	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
62	63	482	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
63	64	483	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
64	65	484	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
65	66	485	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
66	67	486	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
67	68	487	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
68	69	488	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
69	70	489	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
70	71	490	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
71	72	491	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
72	73	492	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
73	74	493	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
74	75	494	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
75	76	495	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
76	77	496	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
77	78	497	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
78	79	498	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
79	80	499	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
80	81	500	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
81	82	501	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
82	83	502	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
83	84	503	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
84	85	504	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
85	86	505	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
86	87	506	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
87	88	507	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
88	89	508	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
89	90	509	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
90	91	510	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
91	92	511	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
92	93	512	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
93	94	513	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
94	95	514	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
95	96	515	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
96	97	516	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
97	98	517	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
98	99	518	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
99	100	519	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
100	101	520	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
101	102	521	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
102	103	522	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
103	104	523	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
104	105	524	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
105	106	525	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
106	107	526	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
107	108	527	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
108	109	528	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
109	110	529	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
110	111	530	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
111	112	531	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
112	113	532	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
113	114	533	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
114	115	534	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
115	116	535	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
116	117	536	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
117	118	537	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
118	119	538	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
119	120	539	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
120	121	540	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
121	122	541	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
122	123	542	Allied Breweries	400	-15	51.174	1072	981	484	1100	1072	981	484	1100	1072	981	484	1100	1072	981
123	124	543	Allied Breweries	400	-15	51														

Welham puts Whitaker in good heart

FROM JENNY MACARTHUR IN 'S-HERTOGENBOSCH HOLLAND

JOHN WHITAKER, of Great Britain, the runner-up with Grannusch on the opening day of the Volvo World Cup show jumping meeting here, continued his successful week when he and Welham, the horse he rides in the World Cup qualifier tomorrow, won the Rabobank Prize yesterday by a comfortable 1.68sec.

Emile Hendrix, a member of Holland's gold medal-winning team at the 1991 European championships, finished joint-second on his Dutch-bred mare, Finesse, with Peter Eriksson, the leading Swedish rider, on his stallion, Robin.

Despite Welham's 16 years, Whitaker is confident that the part Irish-bred gelding, who won the opening event in Dortmund last week, is still improving. Owned by Keeley Durham, Welham was originally lent to Whitaker for the 1994 Olympia Show in order to give the horse some international experience. He had previously jumped mainly in Young Rider classes.

Whitaker formed an instant partnership with him - winning on the second day of the show - and was invited to keep the ride providing Welham remained stabled at Durham's Nottinghamshire yard.

They went on to gain numerous successes last year, including a team silver and individual fifth place at the European championships.

Welham, who had no difficulty in coping with the big championship fences, is now Whitaker's main hope for the Olympic Games in Atlanta.

The British had a disappointing showing in the

Hydraudyna Prize in which Henk van der Pol, of Holland, finished first and second. None of the Britons in the 68-strong class reached the jump-off. Michael Whitaker, who was giving Midnight Madness his first outing of the season, hit the first two jumps and then had to retire after an eight fault standard was brought in. He will ride him again today in an attempt to get him settled before the World Cup qualifier tomorrow.

Nick Skelton, who was also "tuning up" his 1995 World Cup-winner, Dollar Girl, after a fortnight's rest, also had eight faults, but their successes in Bordeaux and Moorsle last month have ensured that the pair start the qualifier as one of the favourites. John Whitaker, on Cor d'Alme, also had to retire after incurring eight faults. Geoff Billington was left to uphold British honour with four faults on Solitaire.

Skelton and the two Whitakers have an added incentive for success tomorrow. Despite their positions as Britons' three leading riders, they have yet to attract a sponsor to replace Everest, whose contract with the three ended in December. Michael and John Whitaker are ranked third and seventh in the world. Skelton is sixth.

RESULTS: Hydraudyna Prize, 1. Famous (H van der Pol) 0 faults in 29.50sec; 2. Goshan (H van der Pol) 0 faults in 29.54; 3. Goshan (H van der Pol) 0 faults in 29.54; 4. Rabobank Prize: 1. Welham/J Whitaker, GB 0 in 29.19sec; 2. Finesse/E Hendrix, Hol 0 in 29.87sec; 3. Robin/P Eriksson, Swe 0 in 30.21sec; 4. Other British placing: 5. Eton (H Whitaker) 0 in 34.27sec; 6. Dressage Grand Prix: 1. Camilleon (H van der Pol) 0 faults in 19.67; 2. Juppé (H van der Pol) 0 faults in 19.67; 3. Nubla (H van der Pol) 0 faults in 19.67; 4. Nubla (H van der Pol) 0 faults in 19.67.



Andrei Tchmil, of Ukraine, celebrates his victory in the sixth stage of the Paris-Nice cycling race at St Tropez yesterday, sprinting over the line with two Britons, Max Sciandri, left, and Chris Boardman, in his wake

Bradbury shows true grit to progress

By RICHARD EATON

JULIE BRADBURY overcame the aftermath of flu, cramp in both legs and two match points against her to take her seeded place in the semi-finals of the Yonex All England badminton championships in Birmingham yesterday.

The woman who has the best chance of earning Britain a first Olympic medal in the sport nearly found herself dispatched prematurely from the world's biggest build-up tournament to Atlanta when she and Simon Archer stood a game and 17-13 down to the Chinese pair of Tao Xiao Qiang and Wang Xiaoyuan.

The cramp seemed to spread from one leg to the other, she said, after a 14-18, 18-17, 15-10 win which lasted for an hour and a quarter.

The English pair, runners-up in the World Grand Prix finals, never reached the standards they had on that occasion in Singapore. They did, however, display tenacity and, in Bradbury's case, resilience, too. She and Joanne Wright had been expected to reach the women's doubles semi-finals but were beaten 15-13, 15-15 by another Chinese partnership, Qin Xu-Yuan and Tang Xue-Shu.

Bradbury and Archer's hopes were enhanced when the top-seeded Trikus

Higgins hands Ebdon easy path to last four

AFTER managing to avoid a whitewash for the first four years of his meteoric professional career, John Higgins has suffered two in fewer than three weeks. Yesterday, the Scot was beaten 5-0 by Peter Ebdon in the quarter-finals of the Thailand Open in Bangkok (Phil Yates writes).

"It's strange because I felt I was coming much better when I lost [9-7] to John Parrott in the European Open final than I have all week here," Ebdon said. "That does me a favour. I don't put myself under pressure as a result of high expectations and when I'm really firing I take on risky pots not thinking I can miss. That's dangerous at this level."

Ebdon, who has prevailed in four of his five meetings with Higgins, will now face James Wattana, who beat Alan McManus 5-4 in a nervy 3hr 15min struggle.

Henman reaches semi-final

TENNIS: Tim Henman, the fast-rising British player, repeated his Wimbledon victory over Martin Sinner, of Germany, to reach the semi-final of the ATP Tour tournament in Copenhagen yesterday. Sinner, who had knocked out the top seed, Jan Siemerink, of Holland, held Henman to 7-5 in the first set but managed only one game in the second.

Heavyweight contest

ROWING: The British women's heavyweight eight, still seeking Olympic selection, head a record 252 crews in the Women's Head from Mortlake to Putney today. The German women's squad, closest to the British in 1995, have not entered and a London University/Tyrian crew, with seven full and under-23 internationals on board, will start second. Thames RC, starting third, defend the top club title.

Johnson shares lead

GOLF: Trish Johnson, of England, fired a four-under-par 68 to share a three-way lead after the first round of the Ping-Welch Championship in Tucson, Arizona yesterday. Johnson, 30, missed her chance of an outright lead when she bogeyed the 17th, two-putting from 30 feet, leaving her level with Liselotte Neumann, of Sweden, and Pat Bradley, of the United States, with nine players bunched one stroke behind.

St Paul's enjoy victory

ROWING: St Paul's used their local knowledge to perfection yesterday to win the Schools Head. Stroked by Dan Ouseley, the 1995 top Great Britain junior, and racing into a cross-head wind which suited their style and power, St Paul's, starting third, overhauled Hampton and Eton, who started first, to win by five seconds. Kingston Grammar, starting sixth, moved up to take third place.

COMPREHENSIVE GUIDE TO THE WEEKEND FIXTURES

FOOTBALL

Kick-off 3.0 unless stated

FA Cup

Quarter-finals

1st Round

2nd Round

3rd Round

4th Round

5th Round

6th Round

7th Round

8th Round

9th Round

10th Round

11th Round

12th Round

13th Round

14th Round

15th Round

16th Round

17th Round

18th Round

19th Round

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North West rivals united in bid for Wembley

LIXTON and Clitheroe u

Today all will be focused on the Vase. "The players are very confident," Gray said. "There's not been any talk of losing." Rowles's devotion to duty included having Wivendhoe, their fifth-round opponents, watched five times. Clitheroe have come under similar scrutiny. The club hopes to attract a crowd of 2,000, despite the counter-attraction of the Bristol derby.

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He has displayed similar vigorous qualities in managing Wimbledon, Palace, Wimbledon again, Watford and Sheffield United. Regularly successful, too, with six promotion seasons and an FA Cup semi-final in the locker.

Bassett, leaning on the club emblem, has taken his young side up 13 places

On the debit side, he stayed at Palace only three days first time around — "I was young, it seemed a good idea at the time" — and found little harmony in his eight months, with Elton John, at Watford.

In December last year, after eight seasons at Sheffield United, Bassett fired of the constant boardroom bickering. Never one for politics, he left by mutual consent. "I'd had enough," he said. "The club had stagnated. It got to the point where I wouldn't sell any players because I knew I wouldn't get any of the money to reinvest."

He had seen the signs when Brian Deane was sold to Leeds United, for £2.7 million, two years earlier. "I should

have legged it then," he said. "I voted against Brian going out but was overruled. You battle on, always thinking you can turn the corner, but in the end, I knew I had to go."

Between leaving Bramhall Lane and being summoned to the Palace, Bassett spent long overdue time with his family — Chris, his wife, and daughters Carly, 17, and Kimberley, 14. Rest and recuperation plus his usual media work, kept him occupied. He also applied, and was twice interviewed, for the then vacant job as head of the BBC.

"I really fancied that," he said. "I felt I had the experience, the credentials, and I was told there would be a decision in 48 hours. When I

didn't hear anything for 4 hours, I thought it was a bit ominous." Not to worry, Ro Noades, the Palace chairman, had already rung and Bassett accepted the consolation prize.

The combination of Ray Lewington and Peter Nicholas as joint first-team coaches had not gelled and Noades, notoriously demanding employer, sought salvation. Call for Bassett, his old friend, Car for Mr Motivator.

"In this business, you have to keep proving yourself," says Bassett. "You're a hero one minute, then nobody wants you. I'd gone stale at Sheffield, and had to get out of it. So I feel infinitely better for it." *Do I Palace.*

However, Ince, well on the way now to millionaire status, wants more than money in his life. His competitiveness was shaped at the age of eight, when he was abandoned in east London by his parents. By adolescence, he was running with the gangs, and he has said that he would have fir-

The Italians do not call him The Guv'nor, but *Il Generale*, the boss of the midfield. At 28, in the prime of sporting life, he is one English player who is *neither wearied nor wounded* by the demands of the season. And, because they all do it, he is party to the strike among *Serie A* players, demanding among other things that their clubs contribute to a pool that would pay the players' wages if the clubs become bankrupt. You see what happens when players can afford the top players.

Bassett has few pretensions. What you see, is what you get: honest opinions, delivered at pace. Not unlike his bone-shuddering playing career with Walton and Hershman, who won the FA Amateur Cup in 1973, and Wimbledon, in their Southern League championship-winning heyday. If you were tackled by Bassett, you stayed tackled.

He has displayed similar vigorous qualities in managing Wimbledon, Palace, Wimbledon again, Watford and Sheffield United. Regularly successfully, too, with six promotion seasons and an FA Cup semi-final in the locker.

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WHEN TO WATCH ON TELEVISION

Sunday

10.25pm **BBC 1 Match of the Day (Highlights)**

Monday

11.00am **Sky Sports 2 Goals on Sunday**

8.30pm **Sky Sports 2 Ford Escort Super Sunday: Leeds v Everton (live)**

Tuesday

7.90pm **Sky Sports Ford Escort Monday Night Football: Newcastle v West Ham (live)**

Compiled by Russell Kempson, Julian Deebor

		P	Pts	Goal diff	Recent form
1	Newcastle	28	51	+26	WWLDL
2	Manchester Utd	29	60	+37	WWWWW
3	Liverpool	29	58	+32	DWWWD
4	Aston Villa	30	55	+18	DWLWW
5	Arsenal	29	48	+12	DWDWD
6	Tottenham	28	48	+10	LDLWW
7	Everton	30	47	+14	WLWWL
8	Blackburn	30	45	+10	LLDWW
9	Chelsea	30	44	+4	LLDWD
10	Notm Forest	28	43	-1	WDLWL
11	West Ham	30	42	-4	WLWDW
12	Leeds	28	38	-7	LLWLW
13	Middlesbrough	30	34	-13	LDLWL
14	Sheffield Wed	29	28	-10	WLWLW
15	Wimbledon	29	27	-16	LDLDD
16	Coventry	29	27	-18	DWDWD
17	Manchester City	30	27	-22	LDLDD
18	Southampton	27	25	-18	WDLWL
19	QPR	30	22	-29	LWLWL
20	Bolton	29	19	-29	LLWLW

10.25pm BBC 1 Match of the Day (highlight)

**3.30pm Sky Sports 2 Ford Escort Super Sunday
Leeds v Everton (Bus)**

**7.30pm Sky Sports Ford Escort Monday Night Football
Newcastle v West Ham (live)**

Compiled by Russell Kempson, Julian Desborough

Saturday portrait: Frank Bruno, by David Miller

Popular figure of fun fighting for the right to be taken seriously

Frank Bruno is by no means the first world heavyweight boxing champion with suspect credentials. If judged by the highest standards, the irony of the bout against Mike Tyson tonight at the mammoth MGM Grand Hotel here in Las Vegas — from the middle of which it takes, in any direction, five minutes to walk to daylight — is that, win or lose, Bruno will emerge smiling.

There is no parallel in the history of British sport: a champion who is so average and yet so widely popular. There is a double explanation. The heavyweight division has not been at such a low level since Primo Carnera and Max Baer were clowning in the Thirties, while Bruno has the kind of engaging, modest personality that particularly appeals to the British. He is the Tommy Cooper of the ring.

Knowing that his tricks will probably go wrong is somehow part of the attraction. Although Bruno has come to resent the fact that he is seen by many as a figure of fun, it is no coincidence that his characteristics lend themselves to pantomime. He is that paradox: a boxer who is unthreatening. "Go on, Frank, we know you aren't really nasty."

Bruno should reflect how fortunate he is to be able, because of a limited field, to enter the ring to defend his World Boxing Council title for a Lottery-sized £4 million. Nor can he complain that he is being treated like the challenger and Tyson the champion. That is a reflection of comparative boxing status as much as the manipulation of Don King, the promoter.

That Tyson is receiving five times Bruno's purse is an illustration of the extent to which the sport hangs on those once formidable qualities of Tyson's that are tonight so in question.

Bruno, you could say, has got it made. If he loses badly, inside a few rounds, as in their previous meeting in 1994, the verdict will be that Tyson retains his venom, that it was to be expected, that Bruno is again a loser who can now concentrate on his three children and his inarticulate brand of humour on the stage.

If he wins or loses over the distance, it will be said he has finally improved as a boxer, that he exposed how much Tyson's 3½ years out of the ring had robbed Samson of his strength. Were Bruno to win by an early knockout, on the other hand, he would be an unquestioned hero for the remainder of his time, critical analysis counting for nothing.

Careful assessment of past performances, however, suggests that unless Tyson's decline is more severe than even his detractors allege, a successful defence by Bruno is unlikely. Why?

First, he is not an instinctive boxer. He is a marvellously muscled, big man whose string of knockouts as a professional, following 20 wins and a defeat in his amateur career, are more attributable to shrewd matchmaking by

'If Bruno is said to have improved, it is primarily by an increased ability to clinch'

Mickey Duff and others against moderate opposition than to punching power equivalent to Tyson's. In his four most serious bouts, against James "Bonecrusher" Smith, Tim Witherspoon, Tyson and Lennox Lewis, Bruno never knocked his man down.

Second, he is not a natural mover. He may have been a bully at school, expelled for threatening a master, and then sent to an establishment for "difficult boys", but as a boxer he is artificial. Terry Lawless, his former manager, had to labour at making his man more mobile, employing golf and dancing to create a more balanced platform for a useful left jab and dangerous right cross. Bruno has never thoroughly out-boxed any opponent.

Third, Bruno has no spontaneous sense of defence. He reacts badly when hurt. It is not so much

that he has a glass jaw as that, when seriously attacked, as in those four most important bouts he lost, he is reduced to a state of panic. Disorganised retreat was even apparent in the last two rounds when he finally won his title against Oliver McCall, at which point Bruno was already too far ahead to be overhauled by anything other than a knockout blow, which McCall never looked like producing. If Bruno is said to have improved, it is primarily by an increased ability to clinch.

Behind the hyperbole and the boasts of what he is going to do to Tyson, it is hard to detect Bruno's present motives. For a poor boy from Wandsworth — where his mother, Lynette, still lives — a manorial lifestyle in Essex, with swimming pool and horses, is an accomplishment beyond dreams. Certainly he does not need money, though some of the prosperity, it must be said, comes from the managerial tenacity on the commercial front of his wife, Laura.

He was not the brightest at school. Asked by a teacher where the Magna Carta was signed, he replied: "At the bottom of the page, miss", though this anecdote could well be the product of his diligent quip writer.

As he developed as an amateur, his elder brother, Michael, who remains part of his team, used to say: "Franklyn, God's spotlight has fallen on you." and when Bruno won the ABA title at 18, in 1980, Michael chalked above the kitchen door: "Heavyweight champion of the world, 1986".

Because of short-sightedness in his right eye, the start of Bruno's professional career was delayed by an operation in Bogotá, paid for by Lawless. It was the devotion and skill of Lawless, together with the obstacle-bypass matchmaking of Duff, that steered a one-punch boxer through the shoals of mediocrity into deeper water.

As his limitations have been consistently evident, it is difficult for any but the impressionable 5,000 followers from Britain who will crowd the arena tonight to have conviction about a Tyson defeat. Overemphasis is probably placed by the optimists on the left-hand



ILLUSTRATION BY STEVE MARTIN

blow with which Bruno briefly rocked Tyson here seven years ago in the first round. That is said to be the first time Tyson was seriously hurt. It was the following year that Buster Douglas pulled the trapdoor for Tyson to begin his catastrophic disintegration that ended in prison.

Yet a boxer of Tyson's age loses timing rather than speed during inactivity. Against an opponent as static and upright as Bruno, Tyson's fast hands should still

prove perplexingly difficult to evade for the bigger man.

The fascination of the bout is how either man will respond if Bruno should this time put Tyson on the canvas in the early rounds. Will Bruno have the wit and mobility to exploit the advantage? Will Tyson be able to absorb the effect? Against Douglas, he failed to show the resilience of the greatest champions of the past when having to climb off the floor. The opinion of Johnny Tocco,

the octogenarian trainer-cornerman and one of the wisest heads in town, is that Bruno's best chance may come if he can last the distance. "He mustn't give Tyson a target," Tocco said. "If you stand in the middle of the ring against him or get caught on the ropes, you're a dead tomato."

Along with other observers, such as Kevin Rooney, Tyson's former trainer, and Eddie Futch, the veteran trainer of Riddick Bowe, Tocco thinks Tyson may be

incapable of lasting 12 rounds: the quality he has lost most may be stamina. Whether gaining £20 million has eroded his incentive is another matter. The oldest saying in the game is that the best fighter is a hungry fighter.

If Bruno, such an easy target for a quick opponent, can stay out of trouble and then stay the distance, maybe he can, against all the odds, discard that caricature image with which he feels he is unfairly burdened.

Nigerian holds no fears for Hamed

BY DANIEL BARRETT

NASEEM HAMED steps back into the limelight tonight when he faces Said Lawal, of Nigeria, in the first defence of the World Boxing Organisation (WBO) featherweight title he took from Steve Robinson, of Wales, in Cardiff last September.

The long-awaited return — previous plans to meet Arnulfo Castillo, of Mexico, were twice postponed when Hamed fractured the metacarpus in his right hand — should prove nothing more than a warm-up for more lucrative times ahead.

Lawal, who holds the World Boxing Council international title, is based in Austria. During a career of 19 bouts, of which he has won 17, he has not encountered the class of opposition that even a ring-rusty Hamed is sure to provide at the Scottish Exhibition Centre in Glasgow.

So certain is Brendan Ingle, Hamed's manager, that Lawal will fail to blenheim the Sheffield boxer's record of 20 straight victories that he is already planning ahead to possible defences against the No 1 challenger, Daniel Alcala, of Puerto Rico, or a money-spinning showdown with the ageing but powerful super-featherweight champion, Azumah Nelson, 37.

Hamed summarily dismissed Lawal's chances, boasting: "I'll finish him off in two rounds." Despite his absence of six months from the ring, few would argue.

Another name of some note, if not notoriety, continuing his return to the ring is Joe Bugner. The 46-year-old grandfather and Australian champion meets Scott Welch, 27, the British and Commonwealth heavyweight champion, for the WBO intercontinental title. Having been refused a licence to box in Britain, Bugner is forced to meet his opponent in the Deutschlandhalle, Berlin.

The competent Welch need be wary, but should triumph. He owns two homes for the elderly on the south coast, and assured Bugner: "I'm used to dealing with old folk."

Fluent Montgomerie sets out to rein in Spaniard

FROM MEL WEBB IN DUBAI

WITH the floods of midweek becoming but a distant and soggy memory, business at the Dubai Desert Classic was back to normal yesterday. Miguel Angel Jiménez extended his lead, but for all that the Spaniard has played superlative golf in the past two days, he cannot but be wary of the man who shares second place.

Colin Montgomerie, who is alongside Jay Townsend, four strokes behind Jiménez, is playing in his first tournament of the season, but his form is so impressive that nobody watching him could guess that he is just coming off a voluntary three-month sabbatical from the game. Three days, perhaps, but three months? Surely not.

Yet it is so, and Montgomerie can scarcely believe that he is playing so well. "To get into contention as early as this is more than I expected," he said, "but as I'm in a position to win, I might as well go for it. I'm very confident."

In other, lesser, players, this might sound a touch gung-ho, but Montgomerie is not an individual given to sabre-rattling. When he is within reach of the leader — Jiménez is on 131, 13 under par — would-be winners had better

watch out. History and pedigree make Montgomerie the man to beat this weekend.

The Scot had a 68 yesterday to add to his 67 the day before, and has rationed himself to one bogey per round. He is in ominously good form and must be in good heart for his attempt to win the order of merit for the fourth year running, even if he has given Ian Woosnam a £211,000 start.

Jiménez, who followed up his first-round 63 with a 68 containing seven birdies, believes that a final total of 16 under par will win him the tournament.



Montgomerie: confident

For Severiano Ballesteros, meanwhile, the difference between his first round and his second was simple, and yet, in terms of the crisis of self-confidence that he is suffering, potentially very significant. On Thursday, he finished with two bogeys; yesterday, he completed his round with two birdies.

He had already had three birdies and as many bogeys when he mooched onto the 17th tee, cursing a dropped shot on the 16th. At that moment he was one under par, and in imminent danger of missing the cut. If that had happened, goodness knows what it would have done to his fragile morale. Instead, the great escape artist put a sand-wedge from 85 yards to within a foot of the pin, and another sand-wedge pulled up six feet from the hole on the last. The first putt was easy, the second he made look easy.

Those two putts must have flushed away some of the negative thoughts that have been bedevilling him; at last, the flashing Ballesteros smile was back. "It's nice to be here for the weekend," he said. One would think the sponsors were fairly happy about it as well.

Scores, page 47

Lyle pays for failing to be positive

FROM PATRICIA DAVIES IN ORLANDO, FLORIDA

WHAT does it profit a man if he hits the ball 300 yards off the tee but misses the green with an eight-iron? Sandy Lyle, the man in question, is so nearly back to his best in terms of striking the ball, but his attitude is lagging far behind.

Lyle finished twelfth in the Honda Classic last week and on the eve of the Bay Hill Invitational here, he said: "I'm on a high. I'm hitting the ball really well." So well that Jimmy Ballard, his coach, had nothing much to say to Lyle after one outstanding practice session.

Once on the course, however, Lyle tends to let his frustrations take over and, after a first round of 72, level

par, he was worried about making the cut — although only 35 of the field had broken par. "I've never done too well at Bay Hill," Lyle fretted, annoyed at dropping a shot at the 18th, the most difficult hole on the course. That was where he launched a drive of 300 yards but tweaked his eight-iron into a vicious lie just off the green on the left. His pitch was deft but still ran ten feet past the hole and the putt stayed out.

Lyle is aware that he has missed the cut in his past four outings here — he was disqualified the time before — and even playing with Arnold Palmer, the tournament host, on an idyllic, sunny morning yesterday did not seem to

make him any less anxious. Palmer, ever ready to chat to veterans of his army in the crowd, declared: "The golf course is hard."

Lyle still made his own difficulties, dropping a shot at the 2nd and having to work hard to make his pars at the next three holes. Doubtless feeling the need for a birdie, he hoicked his drive left into the water at the 543-yard 6th and took a double-bogey seven. He missed the green at the short 7th, took four and completed the front nine in 40. Missing the cut was beginning to look like a self-fulfilling prophecy.

Meanwhile, Mike Hulbert, a man who puts one-handed, led the tournament on 138, six under par, after a second 69.

Guildford boast new attack for cup defence

BY SYDNEY FRISKIN

GUILDFORD begin the defence of the Hockey Association Cup in earnest today when they take on Reading in the quarter-finals with a reorganised front line. The return of Robinson at left half will enable Markham to move forward and sharpen the attack. Markham will operate on the left, with Hall in the middle and Cartmell on the right wing.

Reading continue their two-pronged attack, launched by Mark Howard and Pearn, with Hoskin floating behind in support. Osborn, whose services had been confined to the striking of short corners, can expect to spend more time on the field than he did last week.

Old Loughtonians are aiming to turn the tables on Southgate, who won 2-1 in their league meeting in November. Williams, Thompson, and Lee will be the front-runners for Old Loughtonians, with Southgate adopting a similar pattern. Woods will lead the attack with Shaw and Simons on the flanks.

Teddington, last year's runners-up, are at full strength except that French, their goalkeeper, is injured and is a doubtful starter for the home match against Canterbury. Havant entertain East Grinstead with Nail, their captain, on the side-list and Cundiffe unavailable, but Giles is still there to help them out.

Sutton Coldfield travel to Liverpool to play Highdown today with the chance to reach the top of the women's National League premier division for the first time in seven years of trying (Alix Ramsay writes). Always an impressive side on paper, Sutton have never managed to live up to their own expectations, but over the past year they have undergone a silent — and fairly painless — revolution.

Finding themselves without a coach last year, the players asked their stalwart defender, Jo Nightingale, to take a few practices. Since then she, and the team, have not looked back.

Ravanelli uses striker's instinct to good effect

WHY, you may wonder, is the Italy and Juventus centre forward, Fabrizio Ravanelli, wearing his hand in plaster? Ravanelli is a conspicuous figure. He is known as *la penna bianca*, the white feather, not for any lack of courage, but because of his head of grey hair. He is a lifelong Juventus supporter, as well as a player, so he attracts special affection and special loathing.

He was filling up his car at a petrol station when a young chap approached him with the elegant conversational gambit: "You're that son-of-a-whore Ravanelli." He then took a swing at Ravanelli, who responded spiritedly by whacking him in the face — breaking a bone in his hand as he did so. Another man approached him and hurled the garage open-shut sign at him. Ravanelli dodged neatly, and both his assailants vanished into the night.

Many people have had much to say on the subject; effortlessly the most absurd words came from Antonio Giraudo, the Juventus chief executive, who pronounced: "The worst aspect of all this is the ideological dishonesty." Just what I was going to say.

Distaff winner

A great leap forward: the Japan Racing Association has issued licences to female jockeys for the first time in its 40-year history. Maki Tamura, Junko Hosono and Yukiko Makihara can now compete on the country's ten racetracks. There are no female trainers in Japan, though there are one or two female assistants.

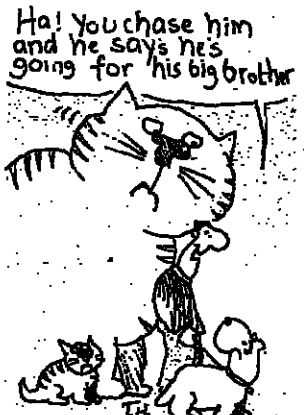
French cricket

The cricket match of the season will take place on April 27. The match begins at 9.30, when the first innings will be played at the St Lawrence Ground in Canterbury. An hour and a half later, the innings will end. The second innings starts at 3.45. This rather long lunch break will enable both teams to catch the Shuttle through the Channel Tunnel to play the second innings in France.



SIMON BARNES
On Saturday

at a place called Wimereux. The match takes place under the auspices of Wicket Wimereux Côte d'Opale Association Sportive de Cricket. Chris Cowdrey will lead a Kent XI against Côte d'Opale. It still looks saner and more straightforward than the scheduling of the matches in the World Cup.



Top cat

Andrew Wingfield Digby, the leader of the Christians in Sport organisation and most famous as the England cricket chaplain sacked by Ray Illingworth, has recently spotted a great cat, allegedly at large in Oxfordshire and nicknamed "the Wolvercote Wildcat". Wingers-Diggers saw the beast when walking his dogs along Oxford Canal. "It was approximately three times the size of a domestic cat," he said. He looked it up, and believes it was a rare Asian cat called a manul.

Streets of ire

How the world is looking forward to the Coca-Cola

Games, aka the Atlanta Olympics. So nice to know that the city is behind the project, suffused with optimism. "I bet you it is safer to walk the streets of Sarajevo than it is to walk the streets of my home town, Atlanta." This from no less an authority than the Attorney-General for the state of Georgia, Michael Bowers. The statement was made in a non-Olympic study group of law enforcement officials.

It was not intended for public consumption, but Bowers did not back down when questioned further. "Crime is out of control, no matter what anyone says," he said. "The media have either not heard the statistics or have been living on Mars." Bill Rathburn, head of Olympic security, countered soothingly: "We will have tens of thousands of security people for the Olympics. Atlanta will be the safest place on earth." For a couple of weeks, anyway.

Great verse

Time for a bit of poetry. It comes from the newly published *22 Cricket Poems* by Colin Shakespeare, published by Oak Press. Here is one about Sir Len Hutton:

There was no violence in him, rather
The quiet mathematician
Given over to geometrics
And the study of angles.
Arcs,
Perimeters and perpendiculars,
Curves and dividing lines.
But rarely, rarely,
the parabola.
And the mystery of it all
Was the mastery of it all.

How's Irish

Wales need victory to reward new spirit of adventure

By GERALD DAVIES

A VICTORY for France this afternoon at Cardiff Arms Park will not necessarily mean that the championship is theirs. For that to be accomplished depends partly on England's mood at Twickenham and whether they make a bold attempt to overcome the points difference between them and France, and so win the title for themselves. England's other objective is to go for a straightforward win and bag the triple crown which, in today's less parochial rugby world, seems to retain only a faded charm.

The triple crown might mean something only if there is no chance of the greater prizes of grand slam or championship which England, on the other hand, can still claim if France lose. Other permutations include Scotland, France, aware of all these possibilities, will want to ensure that the clear blue water which currently separates them from the rest remains.

On the other hand, Wales, for all their brave and bold adventure, are attempting once more to fend off a whitewash. This was their fate last season, but this year they have deserved more. Whatever happens today, they have introduced a breath of fresh air to an otherwise commonplace tournament. Only the mean-minded and churlish would argue otherwise.

France promised much before the season began but have not fulfilled expectations. They beat New Zealand in November and, even though they lost an exciting second contest, their form was good enough against the All Blacks to augur well for the five nations' championship. Casting aside their colourful talk to play *la méthode Toulouse*, in the joy of handling and so on, they

quaked at their vision of England and took them on in a solemn struggle. Scotland pricked France's conscience about the running game, and, although Ireland fell by the wayside, it was hardly vintage stuff.

Wales, for their part, did little against Fiji and Italy to encourage their supporters. Yet, apart from Scotland, Wales have provided much more, except, of course, they have still to stop the rot which has seen them lose eight



consecutive matches in the championship. A victory still eludes them which this team, above all others in recent years, desperately needs. There is hope in the way this team plays and it needs to be confirmed by success.

"I would like to think that we will be judged in part by our intention," Kevin Bowring, the Wales coach, said. "There was a desperate need to put respect back into the Welsh game. I really do believe that the way we are playing is the way to do so." In this he has the support of an enthusiastic Welsh public.

"What we have to do is to do it better so that the right results come our way. Our own errors have cost us recent matches. Having done well in the early stages against England and Ireland, we suddenly

found ourselves chasing to catch up.

This is not, however, to take anything away from our opponents. Simply that Wales need to learn not to give them anything," he added.

Giving away anything to France will be many times more dangerous, from Sadoirny, at full back, to Accorberry, at scrum half. With the likes of Ntarmack, Saint-André and Castaignède in between, there are players of speed and enterprise. Their marauding back row is supplemented by Roumat and Benazzi, the two locks, who are equally rapacious.

Away from their familiar boulevards, they are fragile, as Scotland found. The lesson from that game is to unsettle them from the start. For this, Wales will need to maintain the 60 per cent share of the lineout possession which they have enjoyed in all their matches so far. They will need Christian Loader, their new loose-head prop, to establish a scrummage presence which hitherto has escaped them.

The other two Welsh changes also have burdens to bear. Gareth Thomas, winning his sixth cap, faces one of the world's best wingers in Ntarmack, but this load is light compared to that of Neil Jenkins, the stand-off half. He knows that in Arwel Thomas, for all the youngster's lapses in Dublin, he has a competitor for the position. The nation awaits his response and, by all accounts, he has been championing the bit for his chance.

A flowing game is anticipated, and France are expected to win with something to spare. I concur with the first expectation, but doubt the second. I fancy it will be closer than recent results would suggest.

Obituaries, page 23

Andrew's heir settles in for extended stay

David Hands meets Paul Grayson, the stand-off half at the helm of a new era



Grayson, during training, enjoys the centre stage so long occupied by Andrew. Photograph: James Morgan

Throughout this season, the England management, privately and sometimes publicly, have lamented the loss of Rob Andrew. Not only for the 70 international caps' worth of experience that he brought to stand-off half, but for his organisational skills and the huge degree of application he showed in making himself — whether Stuart Barnes liked it or not — the premier player in his position for so long.

Does Paul Grayson give that a thought? Not until someone else forces him to, for that is the nature of the sport — to think not of what has gone, but of what the future holds for you and your team.

Grayson, 24, and with a mere four caps behind him, is a remarkably composed individual, whose composure will be sorely tested amid the green maelstrom created at Twickenham today by the Irish, who seek to deny England a triple crown in rugby union's five nations' championship. And he is a man accustomed to playing sport well. Give him a ball, any shape, a club or a racket and soon he will be at home with it. They still call him up from Chorley to see whether he can spend some of the cricket season in the competitive Northern League (opening bowler, No 5 batsman); a nominal golf handicap of 18 can be reduced to eight before the clubs are stowed for the winter.

Grayson also played football to semi-professional level before reaching a plateau and discovering the social attractions of rugby. "I became dragged along by the whole thing, moved to Waterloo then to Northampton [his present club], because that's what people said I should do," Grayson said, "but I

went into it totally fresh. Only at the end of last season did I begin to notice myself more, dominating training sessions in respect of input to others."

"One of his big pluses is that mentally he is very sharp," Ian McGeechan, his coach at Northampton, said. "Top sports people are not caught out by pace. Because his mind is agile, the more pressure he is put under, he can naturally react. His hands are good, his acceleration off the mark is good, he can sidestep. It's a matter of putting all the components together."

So what went wrong against Wales last month? Grayson's reaction to the criticism that followed that

game is revealing. "I've never been that erratic in any sport, in any competition, but the good thing was that I tackled well. I ran the ball quite well and, when I analysed it, you can count five kicks at goal that went awry and probably four very obvious ones out of hand."

"Yet I turned it round by the end of the game. One goal from six became three from three, which is mentally very challenging. That was a good experience, but there are only two ways you can go: you can learn from it or you can curl up and disappear." Grayson is not the disappearing kind.

In his own eyes, Grayson saw himself at four in En-

gland's pecking order at the start of this season, behind Andrew, Mike Catt and David Pears; his plan was to consolidate his A-team place and crack the senior side next season, but then Andrew retired, Pears succumbed to injury and Catt was perceived to have failed at stand-off half against South Africa.

"I'm lucky I have the ability to analyse a game fairly well, fairly immediately and that, combined with the experience of playing big games with better players, made the penny drop. I realised I had a lot to offer people and that it would be a waste to carry on without thinking about it, passing it

on, bringing it out on the field."

Such an attitude is meat and drink to so perceptive a coach as McGeechan and accounts for Grayson's success on England's A tour to Australia last summer and his present elevation.

A cool brain lies behind Grayson's self-contained exterior, just as there was with Andrew. The same preparation goes into his career as an insurance broker with Hammon Osborne in Northampton, where he is not thinking in the short term; by the same token, Grayson, having laid hands on the pivotal role in the England team, will not readily relinquish it.

TODAY'S TEAMS IN CARDIFF

WALES	FRANCE
W J L Thomas (Llanelli)	15 J L Sadoirny (Colomiers)
I C Evans (Llanelli)	14 E Ntarmack (Toulouse)
L B Davies (Neath)	13 S Glas (Bourgoin)
N G Davies (Llanelli)	12 O Campan (Agen)
G Thomas (Bridgend)	11 *P Saint-André (Montfermeil)
N R Jenkins (Pontypridd)	10 T Castaignède (Toulouse)
R Howley (Bridgend)	9 G Accorberry (Bègles-Bordeaux)
C D Loader (Swansea)	1 C Califfano (Toulouse)
*J M Humphreys (Cardiff)	2 J M Gonzalez (Bayonne)
J D Davies (Neath)	3 F Tournadre (Narbonne)
E W Lewis (Cardiff)	6 R Castel (Toulouse)
G O Llewellyn (Neath)	4 A Benazzi (Agen)
D Jones (Cardiff)	5 O Roumat (Dax)
R G Jones (Llanelli)	7 L Cabannes (Racing)
H T Taylor (Cardiff)	8 S Dispagne (Toulouse)

Referee: B W Stirling (Ireland)

REPLACEMENTS: 16 W T Proctor (Llanelli), 17 A C Thomas (Bristol), 18 P Moore (Cardiff), 19 S Williams (Neath), 20 I Mustoe (Cardiff), 21 G R Jenkins (Swansea).

REPLACEMENTS: 16 R Dourthe (Dax), 17 A Pénard (Rive), 18 F Galthié (Colomiers), 19 O Brouzet (Grenoble), 20 R Ibanez (Dax), 21 M Périé (Toulon).

King at heart of regal display

England A 56
Ireland A 26

By DAVID HANDS

THE senior England management has spoken of the expansive style to which it aspires. England's aspirant players have already achieved it, judging by their record score against Ireland in the A international at Richmond yesterday.

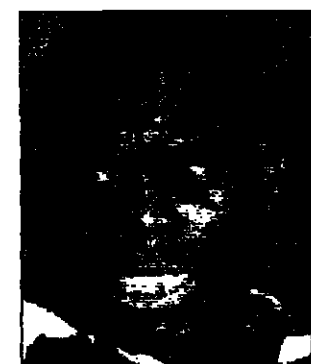
They could well have scored more than seven tries but for a slipshod period early in the second half, when England lost their shape and, for reasons known best to themselves, turned inward rather than into space. But that is to cavil at an exhilarating performance from a young team becoming accustomed to running the ball.

The measure of England's success in what has been an unexciting season over five matches was that Ireland were themselves going for a triple crown in A games, included seven senior internationals

and ended a well-beaten team. Ireland were, however, never more dangerous than when apparently out for the count.

Their best phase was the set scrum, once a noted England forte, and Topping, Henderson and Wallace could seldom be disregarded. But they could not achieve the fluency which, in brief spells, England discovered and which was best illustrated when Diprose, the captain, scored their fifth try.

Ireland might have been



Adebayo: try-scorer

satisfied with their first half had not Adebayo and Stimpson scored tries just before the interval to secure a 25-5 advantage. King orchestrated England with verve, kicking well when required but always willing to bring his midfield and back row into play. Two dashes by Wallace kept England on their toes but the outcome, even amid a stream of penalties to the Irish, was never in doubt.

SCORERS: England A: Tries: Garforth (2), Gomersall, Adebayo, Stimpson, King, Diprose. Conversions: King (2), Penalty goals: King (2). Dropped goal: King. Ireland A: Tries: Wallace (2), O'Shea, Adebayo (Bath), A King (Bristol University), A Gomersall (Worcester), A Handcock (Coventry), R Cooke (Leeds), A Gomersall (Leeds), M Conry (Bristol), C Murphy (West Hartlepool), D Sims (Gloucester), R Jenkins (Harlequins), A Diprose (Gloucester), A Parnis (Cardiff).

IRELAND A: C O'Shea (London Irish), R Wallace (Cardiff), R Handcock (Leeds), A Gomersall (Worcester), A King (Bristol University), A Gomersall (Worcester), A Handcock (Coventry), R Cooke (Leeds), A Gomersall (Leeds), M Conry (Bristol), C Murphy (West Hartlepool), D Sims (Gloucester), R Jenkins (Harlequins), A Diprose (Gloucester), A Parnis (Cardiff).

Referee: G Gadjovich (Canada)

Harlequins fight for Llewellyn

By DAVID HANDS

THE legal challenge to the International Rugby Football Board (IRFB) ruling on the sport's developing transfer market, which always seemed likely, moved a step closer yesterday when Harlequins stated their willingness to fight in court for the services of Gareth Llewellyn.

Llewellyn, the Neath and Wales lock, is due to play in England next season, but the Welsh Rugby Union (WRU) insisted yesterday on strict compliance with the IRFB's 180-day residential qualification. They believe that Llewellyn does not meet that qualification and are seeking

to keep their best playing assets within the Principality. The Welsh stand will meet with the sympathy of Ireland and Scotland, many of whose better players are considering attractive offers from English clubs, but the English authorities doubt whether it is legally enforceable. Certainly, Harlequins do not. Dick Best, their director of rugby, said: "If necessary we will issue a writ against the Welsh Rugby Union."

"We envisaged something like this would happen. We already have in place our response and they will be hearing from us next week."

I'm very confident Gareth will be a Harlequins player next season. He is already technically a resident of Richmond and has been since March 1 [the final date for eligibility to play next season].

Llewellyn's transfer request was turned down by the WRU's regulatory and trusts committee on the grounds that he has remained resident in Wales and therefore does not comply with the IRFB regulation 9.4, but their understandable endeavour to protect their domestic game seems to run contrary to the principles implicit in a professional game.

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Wales with a 7 point start

10/11 Wales 12/1 Draw France 10/11

Today, Cardiff Arms Park, Kick-off 3.00pm, Live on BBC Wales.

WINNING MARGIN

ENGLAND	WINNING MARGIN	IRELAND
15/2	1-5 pts	15/2
5/1	6-10 pts	14/1
4/1	11-15 pts	33/1
9/2	16-20 pts	66/1
11/2	21-25 pts	125/1

16/1 Drawn match

FIRST TRYSCORER

5/1 Underwood	10/1 Geoghegan
8/1 Guscott	16/1 Bell
8/1 Sleightholme	16/1 Dallaglio
10/1 Carling	16/1 Dawson
10/1 Catt	16/1 Woods

Penalty tries do not count.

WINNING MARGIN

WALES	WINNING MARGIN	FRANCE
9/2	1-5 pts	9/2
8/1	6-10 pts	7/2
18/1	11-15 pts	9/2
40/1	16-20 pts	13/2
80/1	21-25 pts	11/1

16/1 Drawn match

FIRST TRYSCORER

6/1 St. Andre	12/1 Sadoirny
7/1 Ntarmack	14/1 Glas
9/1 I. Evans	14/1 L. Davies
12/1 Campan	16/1 Accorberry
12/1 G. Thomas	16/1 Cabannes

Penalty tries do not count.

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SATURDAY MARCH 16 1996

Briton buoyed by self-belief in attempt to retain world heavyweight crown

Bruno presents Tyson with sizeable task

FROM SRIDHAR SEN, BOXING CORRESPONDENT, IN LAS VEGAS

FRANK BRUNO might be the champion but the world at large is not interested in him. It is more interested in Mike Tyson. It wants to find out whether, like some kraken, he will awake and devour this Englishman when they meet tonight at the MGM Grand Garden here.

More should certainly be learnt about Tyson tonight than from his last two fights. Many Americans here believe that their man will demolish Bruno in a couple of rounds. Tyson is 3-1 to win in the first, despite having had only four rounds of boxing since his 3½-year absence from the ring and despite his new, most un-krakenlike demeanour. Indeed, he sometimes reminds one more of a dormouse as he sits hunched, saying in his squeaky voice that we are just human and we should conduct ourselves as such. Bruno is 25-1 to win in the first round.

The sports columnist of the *Los Angeles Times*, Jim Murray, one of the most respected observers of boxing, swipes Bruno out of contention with ridicule. "He has a chin of such pure Waterford Crystal, it gives rise to the adage that people who live in glass jaws should not throw punches. The biggest danger in fighting Bruno is you might get hit by flying glass... he has been on more canvases than Rembrandt. Maybe he just likes the view from down there."

"The proposition is not whether Tyson can shatter the glass under Bruno's lip. The prevailing notion is any Italian tenor could do that with the high C from *Madam Butterfly*... and so on. Great stuff — but hardly well observed."

Bruno has been on the canvas truly only twice and, as far as his jaw is concerned, it is far from being as delicate as Murray makes out. James "Bonecrusher" Smith, one of the hardest punchers in the game, had to hit Bruno at least 15 times in a disastrous last round before Bruno bowed to him.

A recent rerun of the first Tyson-Bruno contest seven years ago should have reminded Murray that Bruno took everything Tyson had to give for five rounds before going down. As one watched Tyson landing upercut after upercut, one winced and one wondered how long Bruno could keep going, and yet he

kept going forward to fight for five rounds.

Admittedly, anything can happen when big men collide and Bruno could be on the floor with the first blow of the contest tonight, but all the indications are that Bruno is going to make it harder for Tyson than most Americans think. He is not going to disgrace himself or embarrass his followers at home. He is going to give more than just a good account of himself.

Even if Bruno does tend to get confused when caught with a good punch and flag late in the contest, mainly because he is over-muscled, he is in with a 50-50 chance.

The more thoughtful boxing experts do not rule out Bruno's chances. Eddie Futch, Riddick Bowe's trainer, thinks Tyson may have taken on Bruno too early. Futch would have given Tyson four or five easy non-title bouts before putting him in with someone like Bruno.

"Bruno has a better chance than a lot of challengers," Futch said. "Tyson has been away from boxing for 3½ years and there's no possible way for any boxer to stay away that long and still be the way he was at his best."

"Bruno has a good jab. If his handlers use the right tactics, they can have the jab setting up the ring and not give Tyson the punching room he needs. Tyson always has trouble with big men, so Bruno should use his weight behind the jab."

Emanuel Steward, Lennox Lewis's trainer, said: "Bruno



Tyson: subdued

has a very good chance, because he has been active and Tyson hasn't." Like Futch, Steward confirmed that Tyson was unhappy against big men, especially those that have grown in confidence. "Tyson is living off his reputation. They still think he is the Tyson of the Eighties," Steward said. "He seems to have lost much of his confidence and desire. He may have taken this fight too early — of course, we'll find out more about that tonight."

The advice of Steward, who masterminded Oliver McCall's victory over Lewis, is for Bruno to prevent Tyson from making the first move by putting the pressure on him. Before long, Steward believes,

Tyson will suffer from mental fatigue and lose interest. If Bruno fails to take the fight to Tyson, Steward expects Tyson to win in the eighth round.

Lewis, speaking from New York, said that he believed the bout could go longer than five rounds. "It's a toss-up," Lewis said. His advice to Bruno: "Don't fall asleep on your feet, Frank." Lewis was referring to Bruno's tendency to go whale-bone stiff when caught on the chin. "I don't mean to be funny," Lewis said. "That's serious advice. Frank is a good clubber and if he catches Tyson with one of those borderline blows to the back of the head, he could knock him out." However, Lewis believes that Tyson will win in the eighth round.

Bruno's boxing, which has improved considerably, should help him dominate the early rounds. When he took the World Boxing Council title from McCall in August, Bruno showed an aggression, suppleness and maturity that did not exist in the old Bruno. Some of his hooks to the body were of the highest class. He has learnt to hold, before he gets hurt, and spoil after he gets caught. When 17st 7lb leans on Tyson, even the baddest man on the planet will find it a little wearying.

It is Bruno's belief in himself that will carry him a long way in the fight. He is so confident that he believes he will not only beat Tyson, he will knock him out. He said: "I'm not only going to knock him out, I'm going to knock him into Don King's lap."

Tyson has also shown a tendency to get caught up in spoiling tactics. As a result, he is thrown off his stride. He loses his fluency and speed, the two assets that set him apart. Without his speed, Tyson is just another heavyweight.

Tyson has lost much of his sharpness and does not always remember to duck these days. That improves Bruno's chances greatly. But since Bruno tends to tire after six rounds, I expect Tyson to move in quickly after that stage. If Bruno does not tire after the sixth, he has a good chance of winning.

Heavyweight betting, page 1
Giles Whitell, page 15
Fallen idol, page 20
Bruno portrait, page 46



Bruno has been in confident mood while sparring with the press before his bout with Tyson in Las Vegas tonight

HOW THEY MEASURE UP

FRANK BRUNO	MIKE TYSON
34	29
17st 9lb	15st 10lb
6ft 3in	5ft 11in
82in	79in
19½in	19in
47in	43in
52in	45in
17in	16in
14in	14in
10in	8in
14in	13in
34in	34in
24½in	27in
10in	9in
9in	11in

RECORDS	
44	FIGHTS
40	WINS
4	LOSSES
238	STOPPAGES
13	1st ROUND KOs

Carling hopes for crowning glory

BY DAVID HANDS
RUGBY CORRESPONDENT

A GENERATION of English players has come and gone since Will Carling assumed the England captaincy in 1988. Today, against Ireland at Twickenham in the final round of the five nations' championship, he lays it down with rugby union's changed sport and England's place in the game's global sphere mightily altered, too.

Whatever his playing virtues, there is no question that Carling has become the image of the English game. As an individual he pays tribute to a series of strong, silent players — Peter Winterbottom, Mike Teague, Dean Richards — who typify the English character, without whom English success in recent years could not have been assured, and whose company he has always enjoyed. But rugby is now public property in a way it was not eight years ago, and Carling has become part of the

FIVE NATIONS



CHAMPIONSHIP

shallow world of entertainment.

To that degree, rugby has been a lifeline for him, a base to which he has returned this season more successfully than ever at a time when England are going through a transitional phase. Jason Leonard, his captain at Harlequins, describes Carling as the best he has played under, and believes that his playing powers could even improve.

Of the newcomers this season, one, Lawrence Dallaglio, is among the contenders to

succeed Carling when, next season, the captaincy is addressed. "I think he's a fantastic captain," Dallaglio said. "His record speaks for itself. Anyone who can stay at the top for as long as he has deserves heaps of praise, and I don't think his record will ever be beaten."

Speculation about his own future leaves Dallaglio cold. Every England player this week, Carling included, has tried to focus on the Save and Prosper international with Ireland rather than the departure of one who has become an English institution.

Ireland have upset England's apparent twice in the past three years. They may not win the championship, but they have a say in its destiny. Three countries may emerge top of the pile by tonight. Scotland wait to see whether they are overtaken on points difference by either England or, more likely, France.

A French victory in Cardiff this afternoon will almost certainly leave them champions for the first time since 1993. If Wales win, however, then victory for England will allow them to retain the title since their points difference is already better than Scotland's. Such calculations have been ignored by England, who, understandably, seek to ensure victory rather than the hateful of points that would allow them to challenge France.

Pat Whelan, the Ireland manager, has played the usual game of lauding England as one of the world's top four teams. In private, he will remind his players of their visit in 1994, when Simon Geoghegan's try ensured a 13-12 success. Remarkably, only eight players remain from that game, four on each side, which emphasises the

DETAILS

	P	W	D	L	F	A	Pts
Scotland	4	3	0	1	60	46	8
France	4	3	0	1	74	41	4
England	3	2	0	1	51	39	4
Ireland	3	1	0	2	39	28	2
Wales	3	0	0	3	46	67	0

RESULTS: France 15 England 12, Ireland 10 Scotland 16, England 21 Wales 15, Scotland 19 France 14, France 46 Ireland 10, Wales 14 Scotland 15, Ireland 30 Wales 17, Scotland 9 England 18.

TODAY: England v Ireland (Twickenham); Wales v France (Cardiff Arms Park).

watershed that World Cups now provide.

The pivotal area of the rival teams' seems well matched: Niall Hogan, the Ireland captain, has the experience of the World Cup last summer to fall back on, whereas Matthew Dawson's international career began only this season. His Northampton partner, Paul Grayson, will be keen to avoid the inexplicable collapse of his kicking form during England's last game at Twickenham, against Wales, whereas David Humphreys looks back

in fondness to his previous appearance there.

That was the University match last year when, despite Oxford's defeat, Humphreys dominated the game and the scoring. His well-organised approach paved the way for his entry to the international arena, and Dallaglio will do well to keep as close an eye upon him as he did on Gregor Townsend at Murrayfield a fortnight ago.

Amid all the clamour for expansive rugby, Twickenham's 75,000 will see some of the sport's eternal verities today: a fired-up Irish team, no respecter of person and certainly not of Carling's last stand, and England seeking the solid ground which is their prerequisite to success. While this has been Ireland's week at Cheltenham, and tomorrow is St Patrick's Day, today should belong to England.

Diary, page 20
Grayson stays cool, page 47
Optimistic Wales, page 47



Carling caps his career as England's leader today

Megson's fury at double sale

BY OUR SPORTS STAFF

NORWICH City were plunged back into a state of turmoil last night after the sale of two leading players in one day. Ashley Ward, the forward, joined Derby County for a fee of £1 million and Jon Newsome, the central defender, signed for Sheffield Wednesday for £1.6 million.

They became the latest names in a long list of departures from Carrow Road, and the deals prompted Gary Megson, the manager, to openly criticise Robert Chase, the chairman.

"I didn't sanction the moves and I am not party to either transfer," Megson said. "Every team below us is doing its utmost to ensure its survival. We are getting no help from the boardroom, and we don't expect them to be a hindrance."

Chase, who has been heavily criticised by supporters, said they had agreed to sell the players to help to clear a £4.5 million debt to the bank. "May I make it quite clear that Gary and I are disappointed that two players will be leaving," he said. □ Duncan Ferguson, the Everton forward, will miss the FA Carling Premiership meeting with Leeds United tomorrow with a groin injury, and may be omitted from the Scotland squad for the international against Australia on Wednesday week.

Lucy's rest, page 43
Basset's charge, page 43

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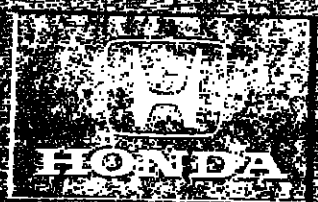


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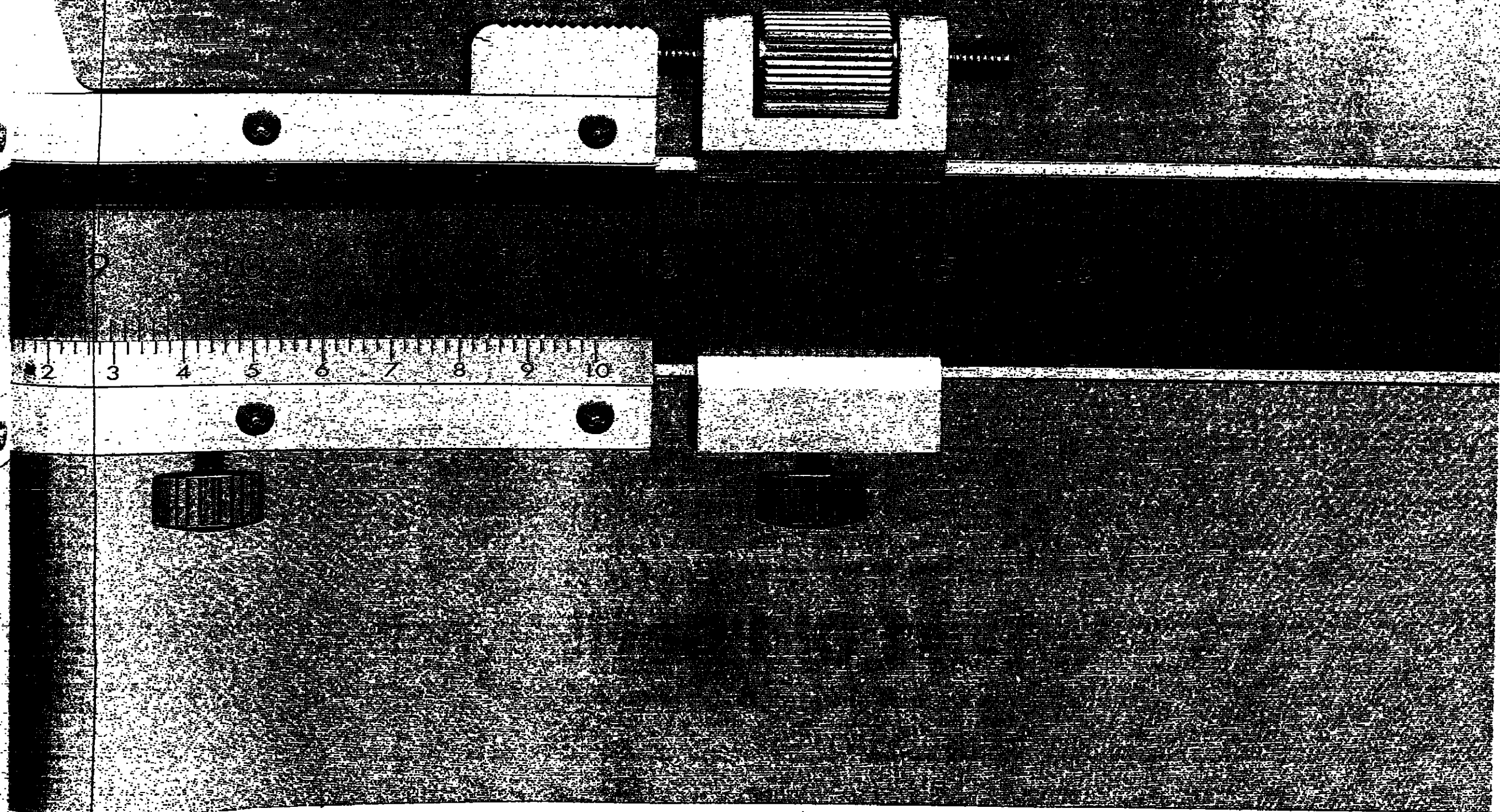
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of a laboratory you may think, but what about the harsh reality of travelling on the road? Well all we can say is that in a survey conducted by JD Power and Associates* and Top Gear Magazine, Honda came out on top as the car manufacturer with the fewest repair and delivery problems.

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THE NEW ACCORD FROM HONDA

*JD Power and Associates Survey April 1985. Slightly carried out on UK registered vehicles.

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Kabul battle spawns poetry and poverty

THE Mujahidin poet never faltered as the incoming rocket fire crashed around the isolated government-held outpost, a shell-shattered hotel perched on a hilltop south of Kabul.

Cross-legged, his hands clasped before him, he closed his eyes, raising his incantations so that he could be heard above the chorus of the Taliban enemy fire. Sweat broke out on his brow with the effort of concentration.

*The Kafr [unbelievers] walk into our valleys
Yet they shall never return home*

For holy warriors shall kill them.

The invaders of our homes.

Beside him a 16-year-old fighter, son of a *shahid* (martyr) killed fighting the Russians ten years ago, accompanied his singing on a one-stringed *dambura* made from an oil can and a plank. The artillery exchange worsened, rockets blasting around the outpost, mortars retaliating in single thumps.

One young soldier in a bunker beside the hotel bashed the bent fins of a mortar round with a stone to



Anthony Loyd reports from the Afghan capital, wrecked by 17 years of conflict that have left more than a million dead.

straighten them before firing. For a heart-stopping moment he shook the tube angrily when the round became stuck inside. Miraculously, the weapon worked, sending its shell into the Taliban positions in the snow-swept valley beyond.

Apparently bored by their lack of direct participation in the fighting, another group of bearded Mujahidin loosed off an anti-aircraft gun at nothing in particular, roaring with laughter at the others who jumped with surprise.

A bloody ember of the Cold War, Afghanistan's conflict has left more than a million dead in 17 years of fighting, another five million refugees, the lowest life expectancy in the world (41 years for men and women), the second highest infant mortality rate, up to ten million mines lacing val-

ley, village and city alike (there are an estimated 600,000 mines in Kabul alone), random rocket attacks and breathtaking poverty.

Although beaten back last year from their furthest advances into Kabul, Taliban, a largely Pashtun force of self-styled Islamic purists from the south of the fractured republic, still hold a belt of hills to the south of the city overlooking the suburbs. From there they continue to undermine their claim to be a neutral force for devout Islamists by firing rockets into the city centre almost daily.

The willing or faithful can visit the front in a 20-minute ride by decrepit taxi, yet it is the city itself that epitomises the Afghan plight. South, west, east and north, whole city quarters are little more than rubble from blasted con-

crete and crumbled earthen walls.

Thousands of the displaced and dispossessed live in the ruins, crammed together at night on blankets in any room suggesting a semblance of shelter, while children run like mice through the wreckage on new walkways of collapsed floors and toppled masonry. It is truly an awesome achievement of destruction.

Although the present energy of the conflict focuses on the action between President Rabbani's government forces and the Taliban, two other players, General Abdul Rashid Dostum in the north and Gulbuddin Hekmatyar to the east, hold swaths of territory containing trade routes essential to the economic survival of the country. At present, they maintain little more than unsigned ceasefires with the government forces, leaving the people of Kabul in hungry limbo until the next alliance improves or worsens their fate.

"*Shahid* is the heart of the story", graffiti proclaim on a billboard in the centre of the city. It is the Afghans' faith



One of a group of Taliban fighters in the hills above Kabul aims a rocket-propelled grenade launcher

that sustains them. In the torn, brown streets below the ruins of British hill forts, the people of the capital jostle for the limited selection of goods in the city bazaar: Mujahidin warriors, mullahs, traders, money changers, women and an abundance of beggars.

Those fortunate enough to

work have an average monthly wage of 120,000 Afghanis (£11.80). The economy has disintegrated, there is no national export or industry, nor indeed running water or electricity in the capital.

Crippled by shrapnel from a rocket two years ago, Muhammad Osman, 60, who

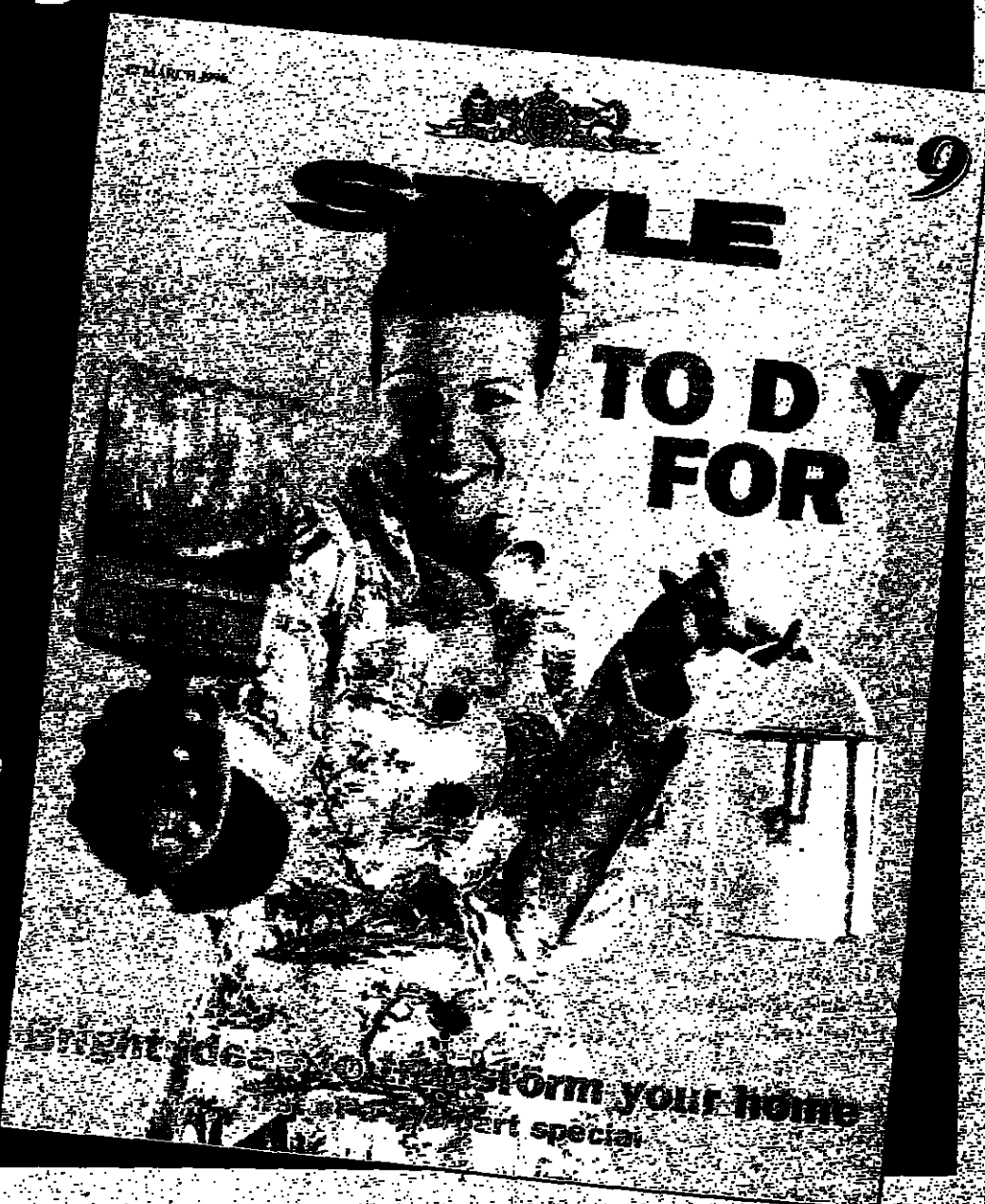
lives with 13 dependent family members in a tank-blasted block of flats in the east of the capital, closed his eyes against smoke blown from the fire around which his daughters huddled on a bare concrete floor. "The war made me a beggar," he said. "Now we can eat only if I beg enough."

Donations: Cheques or POs should be made out to Afghanistan Appeal, British Red Cross, and be sent to the Afghanistan Appeal, British Red Cross, Freepost, London SW1X 7BR. For those wishing to make a credit card or Switch donation, call 0171 201 5010.

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The Last Old Devil

'At lunch, by my count, he had two black velvets, two or three Macallans, a glass or two of white wine, then the same of red, followed by two glasses of a dessert white wine and a large Grand Marnier.'

Tomorrow, The Sunday Times begins exclusive serialisation of the Amis Diaries, the controversial journals kept by Sir Kingsley Amis's biographer, Eric Jacobs, which have led to a feud with the Amis family. They throw an unprecedented and intimate light on the late, great thunderer of English letters as he relaxes, pontificates, reminisces and tries to fend off the gloom of old age before his eventual decline and death.

THE SUNDAY TIMES IS THE SUNDAY PAPERS

Sudanese children sold as slaves, say Christian groups

FROM SAM KILEY IN KHARTOUM

THOUSANDS of southern Sudanese children, captured by northern Arabs in Sudan's long running civil war, have been sold into slavery or forced to convert to Islam, according to clandestine Christian groups working for their release.

According to documents obtained by The Times, and interviews with victims of slavery, the practice has been quietly condoned by the Islamic regime in Khartoum.

Most of the slave children come from the Dinka, Nuer and Shilluk tribes, nomadic pastoralists who have been traded for centuries as slaves by their northern neighbours. But since the Khartoum regime armed ethnic Arab tribes like the Bagara of Kordofan and Darfur, the practice of slavery has increased dramatically. The Nuba from central Sudan and the Toposa from the remote south close to Kenya have also fallen victim to the trade in human beings.

Using a network of undercover Dinka chiefs posing as labourers in Kordofan and neighbouring Darfur provinces, the church groups have managed to smuggle 1,000 children away from their "owners" and reunited them

with their parents. The undercover agents against slavery said that they estimated at least 3,000 other children remain to be released.

"The slavery is obviously racially based. Black people are considered slaves by this regime, whatever its claims to adhere to the Koran's teachings on the equality of men," said a cleric behind the anti-slavery operation.

Testimony from southern Sudan, close to the border with Uganda, shows that while cargoes of arms head south as part of Khartoum's war efforts, babies and planes return to the north carrying children. Those like "Sarah", taken by officers, end up as unpaid domestic workers.

"I am well treated here," she said. "I look after the officer's children, and they feed me every day." Others have been found in Wad-el-Hanan village 200 miles southeast of the capital. They are well fed, taught the Koran, but drained of spirit of blood each week which is then sent to the front line.

The older children, undercover operator said, were given weapons training and sent to fight against their Christian and animist tribesmen in the south.

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Bruno supporters bring terrace culture to Nevada as doubts are cast over Tyson training regime

Sing along with Frank

LAS VEGAS FILE
by GILES WHITTELL



WHATEVER happens to Frank Bruno this evening in Las Vegas, it will be a historic night for British performers here.

One hundred and fifty feet above the entrance to the world's largest hotel, where the Bruno-Tyson world heavyweight fight is to be held, a huge close-up of Britain's great hope looks down on the city of lights next to an equally enormous photograph of his fellow thespian, Michael Crawford, the star of the hotel's stage show.

Most hotels were offering odds of 7-1 against a Bruno victory but there is little doubt that 5,000 extravagant Britons will shout themselves hoarse until he or his

opponent drops. The British contingent certainly enlivened Thursday's final weigh-in. As Tyson mounted the scales in something resembling a nappy, his scant local support was drowned by British booing and one defiant shout of "Tyson is a rapist".

The world's boxing press stood by in bemusement as Bruno stripped to his swimming trunks and the lads from the Bull's Head at Gomersal, near Leeds, let rip with "There's only one Frankie

earn him unspecified millions of dollars whatever its outcome.

"He's got a coconut on his head," the Gomersal chorus chanted helpfully, adding "Get yourself a haircut for the lads" to the strains of *He's Got The Whole World In His Hands*.

They have come on their own and in groups, with and without tickets. But Britain's latest ambassadors to Las Vegas appear to share two things: a conviction that they will witness sporting history — via closed circuit TV at \$50 (£32) a head if not inside the arena — and a faint hope of winning back the cost of their trips in the casinos.

Martin Horsey and Mehmet Mazloum, both City traders, have \$1,000 ringside seats but no particular allegiance. "We're here for the fight," Mr Horsey said. "People say it's a lot of money to see a boxing match, but Tyson is the biggest draw of his generation.



Frank Bruno's wife, Laura, joins British fans at the weigh-in in Las Vegas. She and her two eldest daughters arrived for the fight from which Bruno, win or lose, will make £4 million

Besides, with any luck we'll get it all back on the tables."

Officials are relaxed about the possibility of rowdy fans on the loose among the slot machines and cocktail bars of the hotel's seven-and-a-half acre casino. Neither police nor British consular staff have made contingency plans.

Indeed, one police official said she was unaware of British sports fans' reputation for getting out of hand.

One spectator will be hoping for minimal violence even inside the ring. Laura Bruno, the boxer's wife, is in Las Vegas with their two older daughters, Nicola and Ra-

chel, "to give Frank the support he needs", she said. Whatever the outcome, he will be £4 million richer than he was this morning, and well-placed for auditions.

Fallen idol, page 20
Bruno portrait, page 46
Fight preview, page 48

Gym slips trouble old guard

IN THE countdown to the big fight, the veteran trainer Johnny Tocco has become unofficial spokesman for this city's bravest minority — its Tyson-doubters.

The octogenarian Mr Tocco, whose sweat-soaked Las Vegas gym has nurtured such hulking legends as Sonny Liston and Tyson himself, told *The Times* this week that "something's wrong" with the challenger for him to have deserted to a rival gym whose distractions include "women with their busts sticking out".

Mr Tocco, at 87, is unlikely to give a warm welcome to the late addition to tonight's fight card. In what is billed as a special attraction, America's top female boxer will take on Ireland's Deirdre Gogarty.

Christy Martin, of Bluefield, West Virginia, has an impressive record, with 34 wins and 25 knockouts in 38 bouts. Ms Gogarty boasts only nine KO's, but has the grim consolation of help from her family should the fight turn bloody. Both her parents are dentists.

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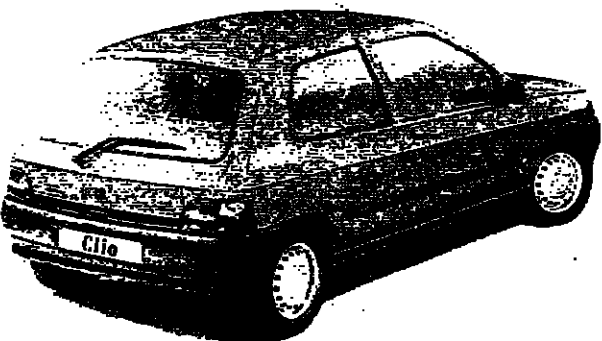


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CINEMA

From the filming of *Great Expectations* in the bombed-out streets of 1946 London...



CINEMA

...and Maureen O'Hara preparing for her close-up by the Thames in 1949 for *Britannia Mews*...

THE TIMES
ARTS

CINEMA

...to James Fox catching a cab in *Performance*. London on film is celebrated in a new BFI season



RISING STAR

The biggest name in rhythm and blues? Not yet, but Mark Morrisson is working on it

GREAT BRITISH HOPES

Rising stars in the arts firmament

MARK MORRISON

Profession: R'n'B singer.

Age: 23.

Where can he be heard? A single, *Return of the Mack*, has just been released on the Warner Brothers label, while a debut album follows on April 15. But the clubland cognoscenti will already be well aware of him, thanks to two independently released tracks, *Crazy* and *Let's Get Down*.

What is his background? Though born in West Germany, where his father was serving with the British Army, he spent his first 11 years in Leicester. The family then moved to Florida, where he lived until he was 17. The then-New Wave of British R'n'B acts — Soul II Soul, Mica Paris, Lisa Stansfield, the Chimes — caught his attention. "They made me homesick for England."

What happened next? A short holiday in Britain turned into a full-scale repatriation, and his assault on the music industry began. July 2, 1994, turned out to be a pivotal night: "I was performing in this club in Manchester, and the crew was videoing the show simply for my own information. But then the girls went wild..." The resultant footage was enough to secure him a Warner deal.

What difference has that American sojourn made to his attitude? "I found them to be very ambitious, hungry people, who will try anything to achieve success. I guess some of that American spirit rubbed off on me. You need that energy to kick-start a career."

What can we expect from the album? "A little hip-hop, some swingbeat, some blues, jazz and funk. Rather than fuse all the elements, I like to try a little of something different on every track."

Is he ready for stardom? "It's going to be a lot to deal with, because people want you to be that character from the video, not just on stage but in everyday life."

ALAN JACKSON



David

Robinson

celebrates a century of the capital on celluloid

London first went on film 101 years ago this month, when Robert Paul and Birt Acres filmed the 1895 Boat Race. From next week an exhibition of photographs and documents at the Museum of London celebrates the capital's special relationship with the movies in the turbulent century that followed.

The exhibition is presented in collaboration with the National Film Archive, whose great collections of London films have been combed for the most telling images, frozen moments of London life. Some of it seems impossibly remote. Visitors to Ears Court in 1910, stately in their long skirts and straw boaters, career recklessly on mechanical horses. An Edwardian errand boy slakes his thirst from a tin cup chained to the Eros fountain in Piccadilly Circus. Films record how Londoners travelled before the First World War, in the days of horse-drawn traffic, and in the 1930s — when it seemed that the sun always shone on the buses in the streets, while



The Big Smoke, Hollywood style: Julie Andrews floats over a studio recreation of Westminster in *Mary Poppins*

underground the escalators always worked.

Feature films no less than documentaries offer a vivid record of ways of life, dress and speech. *Love on Wheels* was shot after hours in Selfridges in 1932. Carol Reed's

Bank Holiday shows how Londoners spent their spare time in prewar days. From 1950, *Seven Days to Noon* still shows a prosperous, busy dockland, where by 1980 and *The Long Good Friday* there was only dereliction.

Art directors have always been driven to skilful subterfuge in putting London on film. The exhibition shows Hyde Park Corner rebuilt on the Shepperton backlot and the Lord Mayor's Show re-staged at Northolt. *Passport to Pimlico* was shot in Lambeth, while Richard Attenborough's *Chaplin* remade Charlie's Lambeth boyhood beside the King's Cross gasometers.

The exhibition also commemorates those fantasy Londons created in Hollywood, from *Top Hat* and *My Fair Lady* to *Mary Poppins*. London itself can be versatile too: the Royal Docks became Vietnam for Stanley Kubrick's *Full Metal Jacket*.

London has been a centre of production ever since 1896, when Robert Paul set up a makeshift stage on the roof of the Alhambra Music Hall (on the site of the present Odeon, Leicester Square) to film a one-minute drama, *The Soldier's Courtesan*.

A map in the exhibition catalogue locates no fewer than 17 major studios (and there were countless others) all northwest of the river where, it was vainly hoped, the prevailing winds would keep them free of the industrial smog drifting from London. Sites

were chosen within easy reach of the West End: British filmmakers traditionally drew their actors from the stage, mistrusting Hollywood's enthusiasm for recruiting waitresses, cow-punchers and other non-professional talent. Not until the 1930s were studios purpose-built; in the early days they might be adapted from power stations, dance halls, rollerskating rinks and disused First World War aircraft hangars.

The proximity to London meant that space was at a premium. Colin Sorensen, who conceived the Museum of London exhibition, says: "Hitchcock's English thrillers were praised for their 'claustrophobia'; but it was hardly a matter of choice. Working in the cramped conditions of Islington Studios gave him no alternative. The shoot-out from the train at the end of *The Lady Vanishes*, for example, is done against a backdrop with a few bushes and artificial grass."

The exhibition is very much a one-man creation, fulfilling a long-standing ambition for Sorensen, who is keeper emeritus of the museum and one of the great professional Londoners. Sparky, bearded and avuncular, he looks, appropri-

ately enough, very like the older Dickens. He graduated from the Royal College of Art and always means to go back to his first passion, painting.

Twenty-five years ago, however, he became a leading member of the team that created the new Museum of London, inventing "installation art" long before the term itself was coined.

As keeper of the modern department, which embraced the 19th and 20th centuries, Sorensen became the terror of demolition men, turning up with a lorry wherever a theatre, film studio or monument was threatened, to snatch any relics of old London. We owe to him the survival of architectural souvenirs of Evans's music hall, the original bronze sculptured lifts from Selfridges and the doors of Astley's Amphitheatre — a rich of carved horses, which for 100 years had served as the gates of a builder's yard before Sorensen spotted them.

He admits it was an uphill battle to convince traditionalists about the place of films in a museum; but 16 years ago, in collaboration with the National Film Archive, he launched the regular series of Monday night film screenings *Made in London*, which have continued ever since.

Sorensen also perceives the importance of collecting living witnesses as well as inanimate objects. The book that accompanies *London on Film* includes interviews with 83-year-old producer-director John Boulton, and two 88-year-olds, Ealing producer Sidney Cole and Ernie Diamond, the studio carpenter who built the Tittfield Thunderbolt and whose memories go back to silent cinema days.

Sorensen himself has an endless stream of memories, facts and the connections that link film, music-hall and the architectural and social heritage of London through the centuries. This week he was bubbling over after interviewing Harry Fowler for television, on the spot where 50 years ago the then-junior actor played in *Hue and Cry*. "He told me how in 1934, at the age of eight, he appeared in a talent show at the old Canterbury music-hall, and he still remembers the smell from Price's candleworks, which had stood next door ever since Charles Morton built the theatre in 1851. How's that for London continuity?"

● London on Film opens on Tuesday at the Museum of London, 150, London Wall, EC2Y 5HN (0171-600 3699)



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OPINION

Does the screen violence of films like *Reservoir Dogs* have any effect on the way we live?



THEATRE

After the cult success of its film version, *Trainspotting* returns to the London stage

THE TIMES ARTS



ON MONDAY

Not the Wimbledon Poisoner: author Nigel Williams prepares for the premieres of two new plays



RECORDS

Vintage Joan Sutherland on film, and reviews of other new CDs and videos: Weekend, page 7

Confronted with incomprehensible evil, some commentators seem capable of pinpointing probable causes with remarkable assurance. What happened in Dunblane may never be understood. Yet several of Britain's most senior journalists swiftly decided that they could identify at least one demon inside Thomas Hamilton's head. Its name, they suggested, was Hollywood.

Max Hastings, Editor of the London Evening Standard, made his connection that very afternoon. He feared that "our intensely violent screen culture" encourages "those of unstable mind". William Rees-Mogg wrote similarly in *The Times*: "The people who make the most violent films, and broadcast them, must examine their consciences, to ask whether such films have reinforced the sick fantasies which may end in killing." In *The Daily Telegraph* Allan Massie went further: "Never in the history of mankind have so many people had such immediate access to images of violence with which to

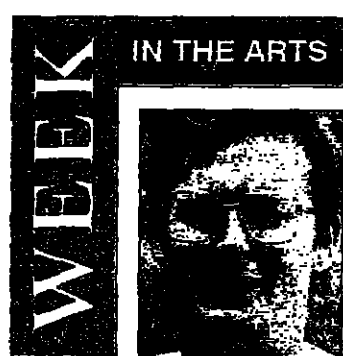
corrupt their imagination." After an atrocity, people clutch at any straw of comfort. Why should the widespread distribution of violent movies be comforting? Because it is at least a tangible subject that we might "do something about". And it gives us someone to rage against, when the obvious candidate is dead.

But is film violence a justifiable scapegoat? Linking real violence to Oliver Stone's *Natural Born Killers* or Quentin Tarantino's *Reservoir Dogs* (two films often cited for unremitting gore) may seem like the sort of glib non sequitur knocked out by journalists under pressure. In the past three days, however, I have heard the conjecture spoken too often by ordinary, thoughtful people for it to be easily dismissed. There is now widespread disgust at the grotesque levels of violence that are routine

in mainstream films. It is a disgust aimed not only at film-makers, but at ourselves, too. We flock to see such films, and our ticket money pays for the next one.

Our disgust may be intensified by furtive behaviour such as Warner Brothers' this week. Warners were due to release the video of *Natural Born Killers* this month. It is a film about a couple who spend a fortnight gunning down people at random. Last Wednesday, a few hours after Dunblane, Warner executives in Los Angeles decided that it would not be "appropriate" for the video to be released in Britain at present.

The timing seemed both shameful and shameless, if that is possible. As the MP David Alton commented: "If the film is not appropriate because of this horrific incident, it is not appropriate at any time." Indeed, Warner's action



RICHARD MORRISON

was reminiscent of Stanley Kubrick's belated decision to withdraw his *Clockwork Orange* when he became convinced that it had inspired copycat rapes.

We may now expect a furious

renewal of the debate between suppressors and liberals about screen violence. The arguments will be familiar. The suppressors will point to copycat crimes and to a general moral malaise brought about when films portray violence as thrilling and even (in the case of Tarantino and disciples) amusing. They have a point. There is no more chilling experience in modern entertainment than sitting in a cinema surrounded by under-age teenagers laughing at the chic killings in *Pulp Fiction*.

The suppressors may accept that the shock of violence is sometimes a legitimate dramatic device — think of *King Lear* — but will argue that today's films present violence gratuitously. Hollywood, they will say, has become adept at finding weaselly justifications for ghastly spectacles: just listen to Kathryn Bigelow's disingenuous

excuses for the voyeuristic sexual violence in her *Strange Days*, or recall the self-righteous bluster offered by *The Accused*'s producers for its graphic multiple-rape.

How will the liberals reply? They will point out that the evidence linking films to behaviour is much disputed. Grotesque acts of violence were not unknown before film was invented. They will argue that censorship is a blunt weapon. Perhaps we might all agree to ban *Reservoir Dogs*. But what of Clint Eastwood's *Dirty Harry* movies, or John Wayne's westerns? Don't they also glorify "gun culture"?

The liberals will also say that attempts at suppression usually prove counter-productive. Moral guardians kick up so much fuss about violent movies that the films' delighted publicists barely need to

raid their own advertising budgets. Moreover, the kind of images that are suppressed from high street cinemas inevitably slip in, uncensored, via backstreet porn shops or the new electronic media that are practically unpoliceable.

This week, I suspect, most of us would side with the suppressors. We would willingly burn every violent book, film and magazine that we could lay our hands on if we felt that we might be stopping another madman from tipping over the edge. But when the anger subsides, a liberal pragmatism will return. Very little will change.

I do not pretend to know what part, if any, screen violence plays in the minds of deranged killers. But I do wonder why it exerts such a hold on brilliant young film-makers: people who, if they chose, could use their talents and global reach to enrich the human spirit instead of degrading it. Is it their morbid nihilism genuine? Is it a fashion accessory? Or is it just the quickest way to make a buck in Hollywood these days?

Who supports violent films now?

Mainline to misery

Just in case anybody thinks that the Whitehall has suddenly become a cinema, or that Irvine Welsh is reading extracts from his original novel in the stalls, this is advertised as *Trainspotting — the play*. And a mesmerisingly mad, bad, dangerous-to-know play it is. Seeing it is like being asked to squelch barefoot through every bodily fluid known to man.

THEATRE
Trainspotting Whitehall

"Er, I suppose the second half is much like the first?" a tweedy old gentleman asked me in the interval. "We're wondering if it's really aimed at our age group." He was

right on both counts, and left with his wife 20 minutes later, no doubt cursing a play-title deceptively reminiscent of happy boyhood days recording the numbers of puffers at King's Cross. Yet his exit was an isolated one. The canned version of Welsh's portrait of low-life at the northern end of the East Coast line may have caused moral distress to some movie pundits; but the play did not noticeably upset the

theatre-going classes when it hit W12 a year ago, nor will it now in SW1.

Why? You can hardly call us more jaded, for Sarah Kane recently caused an almighty kerfuffle with her *Blasted*, in which a soldier raped a man, sucked out his eyes and swallowed them. But it may take more to shock theatre people and, dare I claim, we may be more experienced at distinguishing the moral from the immoral. Shakespeare had plenty of sympathy for Bardolph, Pistol and Nym, but he was hardly advocating stealing or drunkenness. For all the Elizabethan exuberance of their Edinburgh characters, Welsh and his adaptor-director, Harry Gibson, do not aim to turn their audiences into junkies either.

On the contrary, the needle clearly brings deep misery as well as transitory joy. Street-wise Mark introduces his friend Tommy to heroin, only to watch it turn him from an affable wimp into a spectre. And maybe it is not so terrible that Alison's baby dies a cold death while she is shooting up next door. At least it will save the kid from slow destruction by the Aids virus. Again, what is so glamorous about lolling in dirty rooms, or vomiting up your fast food, or scrabbling among faces because you have accidentally excreted your opium suppositories?

Welsh's introduction to the play — an odd mix of Spartist paranoia and sentimental millennialism — suggests that capitalism and "bourgeois cultural fascism" have perverted the energies of a generation. That is short-sighted, for anyone who has read Auld Reekie's history will know that it has always been violent and riotous. But it does not hugely matter, since Welsh's artistry gets the better of his dogma, and he leaves us with a vital, vivid picture of youth that helped by drugs, joblessness and its own confusions, has succumbed to nihilism and a wild self-destructiveness.

Gavin Marshall and Michelle Gomez catch the anger and turbulence as strongly as their prototypes at the Bush last March: but Paul Ireland's Mark lacks the sly, sardonic quality that Ewen Bremner brought to the role. He becomes monotonous in a failing, feverish sort of way. That is a pity, but not a fatal one. *Trainspotting* still grips, still stings.

BENEDICT NIGHTINGALE



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DANCE

The choreographer who came in from the cold: Michael Corder returns to Britain with a new *Cinderella*



MUSIC

Schubert's *Winterreise* goes on stage, but the spectacle proves baffling and pointless

THE TIMES ARTS



BASE NOTES

Juliette Caton will star in the £3.5 million West End musical version of *Martin Guerre*



BASE NOTES

The Barbican plans to mount the first major retrospective of Derek Jarman's life and work

BASE NOTES

A CHANGE has been announced to the creative team behind *Martin Guerre*, the new £3.5 million musical which opens in the West End on June 18. It has a new lyricist in the person of Edward Hardy, the young founder of the Mercury Workshop for new composers. Hardy replaces the originally announced co-lyricist team of Herbert Kretzmer and Alain Boublil, though Boublil retains co-authorship credit on the book and Kretzmer will be credited for "additional material". No change to the score: it's still by Claude-Michel Schönberg, of *Miss Saigon* and *Les Misérables* fame.

MEANWHILE, casting has been confirmed for *Martin Guerre*. The RSC actor Iain Glen will star as Arnaud; it will be his first West End musical. And Juliette Caton, who made her stage debut at the age of 11 as the original Little Eponine in *Les Misérables* at the Barbican in 1985, is Bertrand.

AND speaking of *Les Misérables*, the tenth anniversary gala concert performance, which took place last October at the Albert Hall, is being released as a video on Monday. The concert performance stars the original "Jean Valjean" Colin Wilcock leading a company of 250 artists and 100 musicians of the Royal Philharmonic Orchestra. The finale features "Jean Valjeans" from all over the world singing in their native languages. That should be an impressive display: *Les Misérables* has had more than 30 productions.

THE many talents of the late Derek Jarman are the subject of a forthcoming season at the Barbican Centre. The first major retrospective of his life and work will "consider the diversity and impact of his career as an artist, filmmaker, stage designer, writer, gardener and influential figure in gay politics". The exhibition in the Barbican Art Gallery (May 9-Aug 18) features more than 200 works, including paintings, theatre designs, photographs and his Super 8 films. A complementary celebration of his film work is being presented by the Barbican Cinema (May 11-26). Jarman died in 1994.

ANOTHER British orchestra has picked a top instrumentalist as its musical adviser. The Ulster Orchestra has announced that the violinist-turned-conductor Dmitry Sitkovsky is to be its principal conductor and artistic adviser for the next three years. The Northern Sinfonia already has Heinrich Schiff, the distinguished cellist, as its musical head. The Soviet-born Sitkovsky has held the post of artistic director of the Seattle International Music Festival since 1993. He takes over in Belfast next season.

Choreographer Michael Corder tells Allen Robertson about his big home debut

Exiled prince has a ball



Monica Peregó, David Peden and Elisabeth Miegge in a scene from *Cinderella*, choreographed by Michael Corder



Corder: "I have never been a 'Yes, sir, no sir' person"

says. "I wasn't sure I was ever going to dance again. I'd lost my confidence completely as a choreographer. I had to start from scratch." Only now, he believes, is he really starting to reap the benefits of the many hours he spent alone in his Copenhagen flat, lying on his sofa listening to music. A favourite choice for the turntable was Prokofiev's *Cinderella*.

Although Corder eventually did get back on the stage, it is his talent as a choreographer that has proved to be his trump suit. Over the past few years he has worked as a freelance artist around the world, from Japan to Brussels and Seville. "It has been wonderful, and I've learnt a lot, but at this point in my

career I should be a resident choreographer working in depth with one group of dancers. To be honest, I would rather be doing that than travelling round the world living out of a suitcase." So, at last, Corder has come back home to work with ENB. "About 18 months ago," Corder says, "I went to see Derek [Deane, ENB's artistic director and an old dancing mate from his Royal Ballet days] to see if he might be interested in doing any of my work. He offered me *Cinderella* right then and there. I was absolutely gobsmacked — and, needless to say, delighted. "I have never found any company, bar none, that works as hard," he adds. "Over the past three years,

since he took over ENB, Derek has done a brilliant job. He has raised the standard of dancing and of discipline unrecognisably. So, now there is a very healthy, creative atmosphere there."

Corder did his first three-act ballet, a *Romeo and Juliet* for Oslo, in 1992. A triumph, it has remained in the company's repertoire ever since. Even so, some of the British ballet establishment have lamented the fact that it is too close to the Royal's own version by Kenneth MacMillan. Corder has gone out of his way to make certain that his new *Cinderella* is as far away as you can get from Frederick Ashton's much-loved production for the Royal Ballet.

"It is like doing something with the sword of Damocles hanging over your head," he says. "But I didn't see the point of doing a duplicate production. And the truth is that my *Cinderella* has nothing to do

with the English pantomime tradition. I believe that as soon as the Stepsisters are performed by men in drag you take away the seriousness of the piece. OK, I understand why people in this country do it as a pantomime, but Prokofiev had nothing whatsoever to do with that."

It may look like an accident in a scenery store, but Hans Peter Cloos's staged version of Schubert's *Winterreise* has intriguing artistic credentials. It marks the British debut of Paris's Opéra Comique; the lighting designer, Jean Kalman, is a long-time associate of Peter Brook's; the setting is the work of the French artist Christian Boltanski.

But why stage the cycle in the first place? Schubert's songs, dramatic masterpieces in miniature, need no scenic embellishment: *Winterreise*, with its compelling and wholly interior drama, needs it least of all.

Boltanski, Kalman and Cloos know this. They avoid the bathos of illustration — no ice, no snow, no crows — and

"I lost my confidence completely. I had to start from scratch"

Delta lady with her torch aflame

CABARET

Rita Coolidge
Café Royal

SHE light-heartedly discourages the use of the dreaded G-word, but the startling truth is that Rita Coolidge is due to become a grandmother in the coming months. For anyone who whiled away the 1970s listening to that laid-back bestseller *Anytime, Anywhere*, the news will prompt all sorts of morbid thoughts.

Never an easy singer to pin down, she established her reputation as a performer who mixed pop with a dash of country, blues and soul. A non-person as far as today's major labels are concerned, she has arrived at the Café Royal in the guise of a poised interpreter of torch songs, opening her set with *The Man I Love* and, on *Black Coffee*, paying tribute to one of her early idols, Peggy Lee.

The transition to moody chanteuse has not been as abrupt as it might seem. Many moons ago, she recorded a set of jazz standards in the company of Barbara Carroll. The tracks were not released at the time, but they will finally surface on a new collection, entitled *Out of the Blues*, due to be released here next month.

CLIVE DAVIS

Wasted journey

MUSIC THEATRE

Winterreise
Lyric, Hammersmith

find instead a timeless bleakness in these 24 songs. But the result is mainly just baffling and distracting.

Hunched in an overcoat, Hill gives an intense, dramatic account of his wintry wanderings. Behind him, the landscape of Central Europe unfolds, filmed in black-and-white through the window of a moving train: around him, a young woman and two men (identical middle-aged twins) do silent, enigmatic things.

Piles of luggage; electric lamps; discarded clothing: Europe in monochrome: the images are those Boltanski has always used to deal with memory, identity, loss and death. The distance between his themes and Schubert's is not great; a journey that brought them together might well be worth undertaking. But I wouldn't start from here.

IAN BRUNSKILL

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Taxing the young to pay for the old

Labour's pension plans are expensive, says Peter Lilley

The key issue facing every developed country is how to ensure adequate pensions for the rising number of elderly people. In most countries, pensions are already the biggest single item of government expenditure. In the UK, for example, state pensions account for over £30 billion a year of public expenditure. That is over a third of the social security budget and around a tenth of total public spending. In countries where pensions are funded largely through taxes, an increasing elderly population implies a potentially unsustainable increase in taxes to pay for it.

The UK is better placed to face these challenges than any country in the developed world. We have made it worthwhile for growing numbers to opt out of the state earnings-related pensions scheme (Serps) into personal and occupational pensions. As a result, British pension funds now have assets of almost £600 billion. That is more than all the other members of the European Union put together.

We plan to build on these achievements by enabling people to build a funded pension provision on top of the basic state pension and the current compulsory second pension. The Pensions Act will increase confidence in occupational pensions by creating a secure and affordable framework of regulation. We will give older people bigger National Insurance rebates to make it more attractive for them to obtain and keep a personal pension. And we will be examining further steps to encourage the growth of group personal pensions so that more small employers can make pension provision for their employees.

Labour's policy would undermine these achievements and threaten much higher future levels of taxation. First, they plan a "guaranteed minimum pension" (GMP). This would involve a significant extension of means testing, which would be a major disincentive for people to make their own provision for retirement, and punish people who did save. This is because pensioners with modest savings or private pensions would lose up to a pound of the GMP for each pound of extra income from private savings. It goes without saying that an increase in the state guaranteed minimum income for pensioners would also imply a large increase in taxes to pay for it.

Following my criticisms of this policy, Chris Smith has tried to deny that Labour is committed to a guaranteed minimum income for pensioners. As he wrote in *The Times* on February 20: "Labour has not made a commitment to a guaranteed minimum pension." He forgets Tony Blair's party conference pledge last autumn that "the aim of the policy is... to guarantee a minimum income... in old age". It is time that Mr Smith apologised for misleading readers of *The Times*.

If Labour wants people to go on saving more for their old age, while Labour's policies are making it less attractive

for people to do so, then Labour will have to make additional saving compulsory. Chris Smith gave a clear hint that that was his intention when he praised the Singaporean model in his letter to *The Times* of January 5. Recently, Mr Smith has tried to buck away from his early enthusiasm for Singapore. But until he pledges himself explicitly not to raise compulsory contributions for employers or employees, people may legitimately fear that a Labour government would do just that. Higher contributions for employers would destroy jobs. And higher compulsory contributions for employees would leave fewer pounds in people's pockets.

But the danger from Labour consists not just in increasing compulsory contributions, but in diverting existing contributions. Labour's flirtation with the Singaporean and Australian pension systems can be explained by the power they give government and trades unions over pension fund investments. Mr Smith wrote in *The Times* on February 29: "I want to develop a better way of using this existing contribution through a partnership between government and private sector." If this means anything, it means greater state interference in investment by occupational and personal pensions scheme. This would imply a lower rate of return on pension investment, leading to smaller pensions.

Even in Singapore the run provident fund has only been 2 per cent a year since 1980, compared with almost 10 per cent a year for UK private pension funds. This translates into a Singaporean pension a quarter of the size of a British pension for an equivalent investment. So allowing a Labour government to dictate pension fund investment would mean smaller pensions for today's savers.

Lastly, Labour would undo our attempts to control spending on state pensions. Labour continues to hint at spending more on the basic pension. And Mr Smith's article leaves open the possibility of returning Serps to an unsustainably high level. Given that the Government already spends on pensions around half of what it raises from income tax, Labour's spendthrift attitude should make taxpayers very worried indeed.

Indeed, the threat from Labour to pensioners and taxpayers is real. Although many of his public pronouncements have been a calculated exercise in evasion, Chris Smith's words to date imply significantly higher levels of public spending and much lower incentives for people to provide for their own old age. Anyone interested in the size of their tax bill, or in their standard of living in retirement, will want to hold Mr Smith to his promise of producing detailed and costed pension policies when he unveils his review of social security policy on May 8.

The author is Secretary of State for Social Security.

For black American youth, Big Mike has lost his title as the people's champion, says Quentin Letts

Tyson may be hot, but he ain't cool

From a boxing ring in Las Vegas we will learn tomorrow whether Mike Tyson is again the meanest fighter in the world. The former undisputed heavyweight champion, still recovering his form after a spell in jail, is taking on our own Frank Bruno. After a few cartilage-mincing moments, or perhaps a little longer, one man will lift the title of global biffer.

Even before the first bone is crunched, however, the back-of-the-hall swells of American opinion have signalled a result in a very different contest. In the bruising struggle for street popularity, Tyson was shown this week to have the equivalent of a glass jaw. From the people who used to cheer for him, in the poorer suburbs and particularly among young blacks, there has been a resounding "so what?" to tonight's square-up. In the late Eighties and early Nineties Tyson was their main man, their champion against the onslaughts of the white-run world. Now, to many young Americans, Big Mike is museumsville.

The Vegas bout has failed to generate much pre-bell interest in the United States. The promoters threw themselves into their normal routines but for little reward. Tyson himself, yearning for great acclaim, reached for the O.J. Simpson button. He said that Simpson should "shut his

mouth" and claimed that "God is planning to screw him". Few African-Americans can expect to criticise O.J. and get away with it among their fellow blacks, but Mike Tyson's comments were met with yawning indifference.

It has not helped that his opponent tonight is Frank Bruno, who appears, despite some theatrical glowering this week, to have not a sniew of aggression in his body. Frank may be likeable, but in America his "Know what I mean, Harry?" is not understood and he is not big box office. However, the stronger suspicion is that this fight has been little-trailed because Mike Tyson, as a public commodity, has passed his sell-by date. In the gymnasium he remains an awesome sight, his muscles glistening and his eyes dead as his arms cut through the air. You can almost hear the theme tune for *Jaws* as he moves in on a sparring partner.

But young America changed while he was doing time for rape. For all it cares, he might be punching thin air in Vegas tonight.

Proof of the new rules of engagement came this week when a black basketball player, Mahmoud Abdul-Rauf, was suspended for refusing to stand during the playing of the national anthem. Abdul-Rauf, a guard with the Denver Nuggets, was known as Chris Jackson before he converted to Islam. A soft-spoken, serious man, he said the *Stars and Stripes* was incompatible with his religious beliefs and symbolised "oppression and tyranny".

The American League of Veterans threw a tantrum, calling Abdul-Rauf's actions "tantamount to treason", and the pick-up-driving classes drewled that Abdul-Rauf should "go back to where he came from" (Mississippi, actually). Leading political pundits debated the issue on

television talk shows, and newspaper polemics entered the fray with gusto, noting that the player, who has a four-year contract with the Nuggets worth \$11.2 million, seemed happy to accept a currency which states "In God We Trust". Out in Mike Tyson's former constituency, meanwhile, Abdul-Rauf was an instant hit. A black friend from New York's Queens borough told me: "The neighbourhood loves this guy. He is speaking up for a whole lot of people who feel that the American dream passed them by."

Abdul-Rauf's quietly stated rebellion matches the spirit of the hour. In the late Eighties, when Mike Tyson burst onto the scene like a snarling wolf, America was fascinated by raw strength. Today a cleverer spirit of rebellion prevails, and Abdul-Rauf's black Islamic dissent fits neatly alongside the agitation of Louis Farrakhan, the Chicago demigod

who led last autumn's Million-Man March on Washington and who quickly to comment on Thursday that "if this young man obeys his conscience and the command of God, we should not punish him". Admirers compared Abdul-Rauf to the American sprinters who gave black power salutes at the Mexico City Olympics, and, more wounding for Tyson, to Muhammad Ali, another Muslim who rejected the American flag during the Vietnam War. The tale of this rape is that it has resounded 25 years. Abdul-Rauf is a symbol for the new order.

Tyson has tried to change his image. When he left prison last March he flaunted his own, new-found Islamic faith, and went directly to a mosque to pray. But his doubters may ask why he has not changed his name, like the former Chris Jackson and like the one-time Louisville Lip, Cassius Clay.

Abdul-Rauf's protest is costing him more than \$300,000 a game during his suspension. Young blacks think "Hey, the guy must be serious".

This week Mike Tyson tried to buy in to the victim market by stating that he was innocent of the rape which landed him in jail for three years. "I was the one that got raped," he said. Wrong verb. He has been upstaged by the politicisation of black American youth — in short, knocked flat.

Sins of the founder revisited

If Flick money is too tainted for some Oxford academics, they should recall the murky origins of Balliol College

There is nothing as broad-minded as a university. The goddess Wisdom must embrace intolerance and unreason, malice and discord, prejudice and hatred. I spent five years in a university and witnessed speakers shouted down, seminars disrupted, imbecilities and obscenities uttered that would discredit a public bar. Guarding all this was a pumbra of hypocrisy that called itself liberal values. I love universities, but for honest liberalism give me business, politics or newspapers any day.

From this it is a short step to Oxford University and the affair of the Flick fortune. In response to Oxford's pleas for private support, a sum of £435,000 has been given by Gert-Rudolph Flick for a university professorship in European Thought.

The chair, not unreasonably named after Dr Flick, has been allocated to Balliol College, where the incumbent is now a fellow.

A campaign has been raised against the donation, on the grounds that the money comes from a fortune which, in the hands of Dr Flick's grandfather, contributed to the Nazi war effort and used slave labour during the war. The grandfather was convicted at Nuremberg and spent some time in prison. Much has been made of this in gossip columns and in *The Guardian*, as has Dr Flick's playboy lifestyle, his nickname "Muck" and his costly divorce. The money is thus held to be tainted by a variety of direct and indirect associations. According to the campaigners, it should not be cleansed by the saintly liberalism of Oxford University or what some regard as the even more saintly liberalism of Balliol College.

Balliol has no problem with the donation. This week its governing body accepted the chair unanimously. Normally what is politically correct with Balliol is correct with the world. Its stern Victorian quadrangles have long stood sentinel at the corner of Broad Street, vetting each passing intellect for moral probity. The aesthetics of neighbouring St John's and Trinity might sound red paint on Balliol's roofs and shove its scarred and bearded inhabitants into the gutter. But this cannot stem the tide of rectitude that ebbs and flows through its gates. Balliol still bears

the mark of its great master, Jewett, effortless in his "general prejudice against all persons who do not succeed in the world". If ever a college communion directly with God, it is Balliol.

Campaigners, led by Oxford-educated academics Michael Pinto-Duschinsky and David Selbourne, are appalled by the arrival of Flick money. No matter that Dr Flick was just three years old when Hitler died and has fiercely denounced his grandfather's allegiance. No matter that his money has been wisely and legally invested since, mostly in the Mercedes car company, and was cleared by Oxford's own fundraising ethics committee. No matter that Balliol, and the rest of Oxford, would presumably accept money from German banks or other sources dating back to the 1930s. The fault lies in the name and the taint. Academics have sensitive souls. As they perambulate the Broad and High they carry on their shoulders the guilt of history. If they do not visit the sins of the fathers on the

sons and the grandsons, who else will take up the burden?

That Balliol should be the home of the Flick chair is doubly ironic. Its founder, John of Balliol, represented everything that the college claims to oppose. The richest baron in 13th-century England, he owned serfs and slaves galore. When his Galloway lands were disputed, he threw the local lord in his dungeon. He fought Simon de Montfort and helped to crush England's fledgling democracy and its first Parliament. His son was briefly King of Scotland, began that country's devious alliance with France, lost the Stone of Scone and died in prison. I am amazed that Dr Selbourne, a Balliol man, ever associated with this dreadful family.

Fastidious historians might look further into Balliol's history. The college was founded by John of Balliol only after he had kidnapped the Bishop of Durham, Walter de Kirkham, who made him seek penance by paying for 16 scholars at Oxford. The idea was not Balliol's and the payment was endowed by his widow, Desvergilla. At the very least, the campaigners should demand a change in the college's name to Kirkham or even Desvergilla (since it now takes women).



Balliol benefactor Gert-Rudolph Flick, left, and the Oxford college's founder, John of Balliol

Down to the present century, the college was known for grasping money from "sojourners". It won the richest medieval library in England from a former Bishop of Ely. It awarded an MA to George Neville, brother of the Earl of Warwick, whose acceptance banquet was the greatest Oxford had known. In the 16th century Balliol remained fiercely Catholic and its Master celebrated the Marian Counter Reformation by burning Latimer and Ridley at the stake. The campaigners should demand an assessment of Balliol's estate and the restitution of money to descendants of its victims.

An old saw holds that behind all great fortunes lie great crimes. But what should later owners of those fortunes do with them? Had Dr Flick spent his millions privately on reinvestment or on his wife, he might have been spared the vilification of distinguished academics. Instead he has chosen to give quantities of money to charity. Perhaps in some measure he does seek to sanitise the family name. I cannot see what is

dishonourable in that. I wonder if his opponents would refuse awards from a Nobel, a Pulitzer, a Peabody or a Rockefeller — or even stop to ask how those fortunes were acquired? (Pulitzer was the most scandalous muckraker in newspaper history.)

In this morass of hypocrisy I do not see the objections to Dr Flick's bequest protesting at the £500,000 that he gave to Hammersmith Hospital. They did not leap into print to accuse him of condemning the hospital to guilt by association with Nazism and the Holocaust. They did not claim that the National Health Service had become a slave to the enslavement of Jewish labourers. Perhaps they believe that poverty qualifies morality. Or perhaps they simply believe that universities are a higher form of institutional life and must work to a different moral code.

This is all no small matter. In a letter to *The Times* on Thursday, Lord Shawcross wrote that the concept of a war crime required the principle of "individual not collective

let alone family, guilt". If we lump together families, governments and armies in this way, he implied, we allow individual wrongdoers to pass responsibility to the collective. Dr Flick's grandfather was adjudged a criminal at Nuremberg, in defiance of any claim to be obeying orders or conforming to the laws of the regime. By the same token, Dr Flick cannot be damned by family association, nor should the property that is his. It is on this principle of individual rather than group responsibility that the edifice of war-crime law rests.

British higher education has always benefited from the support of wealthy people. From the 1940s to the 1980s this support dwindled in the face of a near-total reliance on the State. Those days are over. Plural funding is accepted as the key to expansion. If historians are to crawl over the family trees of every donor, universities will wither. Donors will seek less sensitive, and perhaps less hypocritical, outlets for this form of supertax. Balliol and Oxford have wisely recognised the danger.

Treble chance

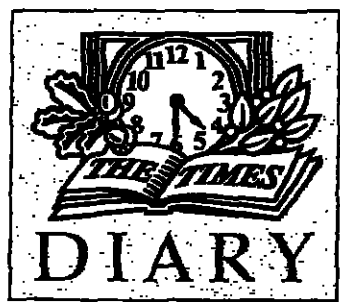
SIX CENTURIES of tradition are to come to an end this autumn when girls are admitted for the first time to St George's School, Windsor, which supplies choristers for the Queen's Sunday services.

The prospect of young girls in pigtail singing lustily from the choir stalls of St George's Chapel is being discounted for now. "We are taking girls, but they are not going to be choristers — at least for the time being," said the Rev Roger Marsh, headmaster of St George's.

"It's a decision which will have to be talked about."

Mr Marsh says girls will be introduced initially into a new prep school, although a handful will join the prep school itself. He has launched a £2 million appeal to enlarge the school, which has only 65 pupils and has provided an education for choristers since the 14th century.

"Some members of the Royal Family have given a bit," he says, adding that enlargement is essen-



tial to the school's survival. "We need the choristers to be part of a thriving prep school — all the more so, because the choral tradition is under threat in the sense that it gets more difficult to find choristers to sing and to take on a boarding life." I'm sure that Dr Joan McDonough, the female baritone who lost a sex discrimination case after failing to gain a place in St George's choir, will be watching with interest from the pews.

Tunnel vision

LONDON Underground staff have had their work cut out calming passengers on the Piccadilly Line who stumbled off trains this week babbling about strange visions in the tunnel. All recounted

ghostly glimpses of strange characters at a table on a shadowy platform covered in serpents and beetles; the vision flashed by seemingly suspended in mid-air.

I can reassure them. What they witnessed was the scene at Down Street, the station abandoned in 1932 and used as a wartime meeting place for Churchill and Eisenhower. It was the location for a BBC series from the fantasy writer Neil Gaiman being filmed by Lennox Henry's Crucial Films.

For a nation that quibbles about the use of such names as Burgundy and Champagne, the French appear to have committed trespass. A new French claret has been called *Australe* and the Aussies are hopping.

Dog gone

SADLY missing from Crufts today is the event's most constant exhibitor, 91-year-old Angel Negal. He has decided not to show miniature smooth-haired dachshunds because two of his prize bitches are in whelp.

Angel has been a trouper at the show; he first started showing in 1939 and has since bred more than 40 champions. He wanted to be

there this year but he is nevertheless disillusioned.

"It's all too commercial nowadays," he tells me. "Everything is geared towards advertising and they even have events where dogs are expected to play games."

Lady Helen Windsor's husband Timothy Taylor hobbled along with his leg in plaster to a gala dinner on Thursday at the White-chapel Gallery in London. He was dismayed when one of the guests at his table, Damien "pickler" Hirst,



Marina Ripa Di Meana

in her native country, she will be unveiled starkers in a billboard campaign for the International Animal Welfare Fund of which she is the Italian ambassador. The accompanying slogan reads: "The only fur I'm not ashamed to wear." Ripa Di Meana, who is a grandmother and married to Carlo Ripa Di Meana, the leader of the Green party and a former European Environment Commissioner, says: "I am offering my naked image to defend and protect all animals."

Oh brother

I HAVE heard that Psychoanalysting Diana, a Channel 4 programme in which a royal lookalike will play the Princess of Wales as she is investigated by a Freudian psychoanalyst, may well suggest that she is suffering from a "brother fixation".

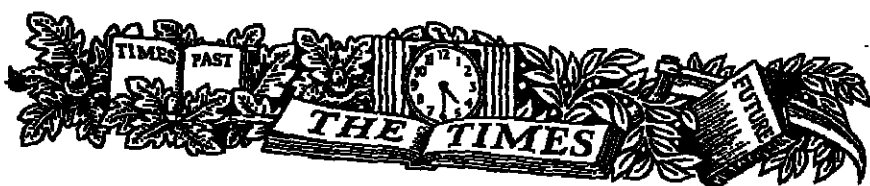
It is rumoured that the television psychoanalyst, Dylan Evans, will come up with the extraordinary notion that Diana is closer to her sibling Charles, now Earl Spencer, than she has been to any other member of her family. He makes great play of the fact that Diana even married a man with the same Christian name as her brother. It all sounds too ridiculous to be true.

Naked jape

NO MEMBERS of the British aristocracy would be so bold as to take a fledge from the book of the 52-year-old Italian marchioness Marina Ripa Di Meana. This morning



Choral tradition under threat



COLLECTIVE ERROR

Major must not muzzle his ministers in a referendum

The year is 1998. The Conservative Cabinet has recommended that Britain should give up the pound and join a European single currency. All 43 million people on the electoral register are given several weeks of a referendum campaign in which to make up their minds on the issue, and will then have a free vote. The only exceptions are 100-odd Tory MPs who are members of the Government and are obliged to vote for the Cabinet's line: not just in the ballot box but in the course of the campaign too. Absurd? Not if Kenneth Clarke and his friends in today's Cabinet get their way.

Barbara Castle, planning the 1975 referendum on Britain's membership of the Common Market, knew how dangerous an insistence on traditional collective responsibility would be. "I wanted a free hand for everyone during the referendum campaign," she wrote in her diaries. "Freedom to choose must feed back from the people into the Cabinet. Otherwise the party would be fatally split."

The oddity of today's discussions is that those who advocate collective responsibility claim to do so precisely in order to prevent splits. They argue that the decision to suspend the normal rules during the 1975 campaign caused tensions in the Labour Party that were never resolved — and eventually led to the departure from Labour of four of its senior members and the formation of the Social Democratic Party. Yet the proponents of this case fail to consider what would have happened had the dissenters in Harold Wilson's Cabinet been forced to toe the pro-European line. They would have resigned en masse, all seven of them, making Harold Macmillan's "little local difficulty" when he lost three Treasury ministers look as trivial as he wanted people to believe at the time.

The same would happen in 1998. Were Michael Portillo, Peter Lilley, Michael Howard, John Redwood, Michael Forsyth

and William Hague to be members of that Cabinet, it is almost inconceivable that they could publicly support Britain's membership of economic and monetary union. To expect them to swallow their powerfully held beliefs on a matter of huge political, economic and constitutional importance would be cruel and unusual punishment. Surely they would resign rather than fight for what they saw as the wrong side.

One of the main reasons for holding a referendum is that support for and opposition to Britain's membership of a single currency do not fall neatly along party lines. If they did, it would be easier to argue that a general election could resolve the matter. As it is, both main parties are deeply and clearly divided: it would be an insult to the public's intelligence and a negation of the point of the referendum to enforce collective responsibility on this matter during the campaign.

By 1975, the foundations of the Labour Party's split had already been laid. Roy Jenkins had resigned the deputy leadership three years before in protest at the anti-European stance of much of his party. Harold Wilson was having as much trouble holding his MPs together then as John Major has now. Roy Jenkins, like Mr Clarke, was against the whole idea of a referendum, which he described as a "monstrosity". Yet the referendum did not hasten the split; if anything it created for a short while the impression within Cabinet of greater unity, as the losers agreed to abide by the result.

If the Conservative Party is going to divide over Europe, it will do so with or without a referendum, with or without collective responsibility. But at least if ministers are free to argue their case, the campaign will be conducted with honesty and vigour. To hold a referendum and then muzzle ministers would be a typical Majorite tactic: a short-term fudge to appease colleagues which only turns sour when it really matters.

ZIMBABWE'S CHOICE

The electoral farce reflects wider worries

Zimbabwe's five million eligible citizens will go to the polls in the presidential elections to be held today and tomorrow. The outcome of this contest can be safely predicted. Robert Mugabe, incumbent President and head of government since 1980, will be returned to office. The only issue of consequence is the size of the turnout.

This prediction can be made with such confidence because Mr Mugabe is the sole remaining candidate. A week ago he had two opponents. On Tuesday the independent candidate, Ndabaningi Sithole, withdrew, citing a bizarre government plot against him. Rather more importantly, the remaining Opposition candidate, Bishop Abel Muzorewa, left the contest yesterday after his appeal to the Supreme Court for a postponement of the elections was rejected.

Bishop Muzorewa's appeal centred on the conditions governing the campaign. His United Party, too poor even to afford a telephone in its campaign offices, did not have the resources to wage a reasonable fight. Meanwhile, he argued, the Government's control over the media, its partisan appointment of poll supervisors and the lavish use of state funds to impress voters made a mockery of free and fair elections. Maybe Mr Mugabe would have been re-elected even on a more level playing field. Maybe suspension of elections at this late stage was hopelessly impractical. But the bishop's case certainly had merit.

This unsatisfactory ballot is made more worrying because it fits a pattern of recent events that have damaged Zimbabwe's democratic structure, a structure which has broadly held firm, with many imperfections, since independence. State control of the

media is a case in point. This year government pressure led to the dismissal of the Editor of *The Financial Gazette*, the sole newspaper prepared to campaign against corruption in high places. Since then, that newspaper has dropped its criticisms of the Mugabe regime.

During his re-election campaign Mr Mugabe has denounced the World Bank and the IMF for attaching conditions, such as a small degree of privatisation, to their financial aid for the country. He has again returned to attacks on white farmers and to the threat of land seizure without proper compensation. Much of this may be election politics. But it does not augur well for democratic or economic reform in the next Mugabe term.

The real choice that Zimbabwe faces, therefore, is not at these elections but after them. The choice is between two African models. The first is the recent modernisation route represented by South Africa and, to a lesser extent, by other neighbouring states such as Malawi and Zambia that have moved towards greater political pluralism and market liberalisation. The second, much less appealing and less likely to attract foreign investment, is the route followed by Nigeria and Zaire, where even the trappings of electoral democracy have been jettisoned.

For all Mr Mugabe's authoritarian instincts, Zimbabwe has been a success story in many ways during the 16 years of majority rule. Its relative tolerance helped to persuade white South Africans that apartheid could be safely abandoned. It would be unfortunate if this tolerance were to be reversed after having set an encouraging example to others.

ARMOUR AND LIGHT

There is much more to blades than meets the eye

When the Queen opened the Royal Armouries Museum in Leeds yesterday, she visited the oldest perquisites and props of the monarchy. Although George II, an excitable, little red-faced warrior in armour on a big horse at Dettingen, was the last monarch to lead his troops into battle, arms and armour remain powerful tools for catching and holding the public imagination.

Some of the pieces, such as the grotesque horned helmet mask Maximilian I of Germany gave to Henry VIII, and Henry's magnificent armour for the Field of Cloth of Gold were personal armour of the monarch. More were worn and wielded by soldiers of the Crown. And all of them have stories to teach about the past of the United and Not-So-United Kingdom.

For arms may be the earliest artefacts of civilisation. When man starts to organise himself in society, what does he want to do but to defend, control and expand that society? Arms illustrate the eternal ebb and flow between attack and defence, the size (smaller) and recklessness (greater) of our ancestors: what gods they believed in, and what they ate and wore.

Arms also set the glory myths against the grim reality, and ask the old questions of peace and war, high politics and the continuation of politics by other means. They range from the wildest shores of Empire (with the world's last suit of papyrus armour for an elephant brought back from India by Clive) to the maces

bishops swung in battle in the pious hope of not shedding blood. And weapons of death and defence can be surprisingly beautiful as well as ancient. See the picture of the Hall of Steel in today's *Magazine*.

The dispute about moving the Royal Armouries to Leeds was not about the Watford Gap being the impermeable barrier between North and South. The armouries display their own subject to that argument, once bloody now boring. With the modern jousting and audio-visual and computer displays that the Queen saw, school parties will now be able to work out for themselves why England won at Agincourt but lost at Bannockburn. They will be able to dress a knight for battle and hoist him up on his horse, and try but fail to draw a longbow.

The White Tower has been used as the royal armoury since William the Conqueror built it. But the Norman Kings also used it as a royal residence and a prison for troublesome members of their households. Though the Queen may sometimes feel tempted, there is no merit in continuing all original functions in the Tower unchanged.

Leeds can display 90 per cent of the blades and other arms which are such a big part of British history, instead of the 10 per cent that will stay on show in the Tower. They can be looked after and lit better in their new home. Scholars will still know where to present arms in style. And visitors can have their imaginations fired by the sharpest visual aids to history.

Shaming the tardy business payers

From Mr Alan Golob

Sir, Organisations representing small business should take concerted action against large organisations that delay payment of invoices. Major promises shame to late payers. Business, March 12.

Every month a major "non-paying corporation" should be targeted. Suppliers should be co-ordinated, perhaps by a representative organisation, in their action to issue a county court summons for any amount owed for more than 30 days. (Costs are recoverable.) If, say, 500 summonses were issued the administration and cost involved in answering and meeting them all would deter companies from withholding payments.

The knock-on effect of so many county court judgments would be to downgrade the company's credit rating, which would in turn affect how much it could borrow from financial institutions, its relationships with overseas trading partners, etc.

There is a world of difference between a company having a good cash flow and its withholding payment. The company that discharges its debts efficiently promotes goodwill and receives good service and prompt attention from its suppliers. Bad payers get put to the bottom of the pile and pay the highest prices for the goods supplied. Big business and government ministers, you would think, would understand this.

Yours etc,

ALAN GOLOB,
Hill Brow, Harewood Road,
Collingham, West Yorkshire,
March 11.

From Mrs Vivien Allen

Sir, Surely there is an easy solution to the problem crippling so many small businesses.

Some years ago when I lived in South Africa I found that if bills were not paid within 30 days you were charged interest and the rate of interest increased the longer the bill was outstanding.

It was not only a powerful incentive to pay on time but perfectly fair: if you have had goods or services and not paid for them you are in effect taking a loan from the supplier and no one expects to have a loan without paying interest.

Yours faithfully,
VIVIEN ALLEN,
8 Sealand Road,
Castletown, Isle of Man,
March 13.

Premium Bonds

From the Head of Policy,
National Savings

Sir, Your report on the Datamonitor survey of the effects of the National Lottery (News in brief, early editions, March 5) suggests that Premium Bond sales have suffered as a result of it. On the contrary: sales have never been better.

In the year following the launch of the lottery we sold £1.7 billion worth of Premium Bonds, much of it stimulated by the introduction of our £1 million jackpot prize in April 1994. That is over three times as much as we sold in the previous year when there was no competing National Lottery.

What the Datamonitor survey actually said was that managers of banks and building societies thought that the lottery was a serious threat to Premium Bonds and, to a lesser extent, to their own deposit accounts. They seem to have overlooked an important factor: the appeal of becoming an overnight millionaire is the same with both the lottery and Premium Bonds, but with Premium Bonds people are never at risk of losing their capital.

Yours faithfully,
PATRICK HICKMAN
ROBERTSON,

Head of Policy,
National Savings,
Charles House,
375 Kensington High Street, W14,
March 14.

Weekend Money letters, page 39

Dalek dialect

From Mr Jack Clayton

Sir, Carol Inlay's memories of *Dr Who* (letter, March 8) awakened some of mine from 1963. I was then in charge of the studio sound in the first series of the programme and like Raymond Cusick, the designer, I was given freedom to interpret the scripts. He was told only to avoid showing feet: so far as I recall the script it simply described the Dalek voices as "metallic".

Mr Cusick and I made our preparations separately, and it was only when the production reached the studio that the vision and sound came together. The combination was an instant success and the Daleks, as Miss Inlay describes so graphically, made a considerable impact upon the viewers of the day.

Yours faithfully,
JACK CLAYTON,
Brook House, Swelling,
Saxmundham, Suffolk,
March 9.

Letters that are intended for publication should carry a daytime telephone number. They may be sent to a fax number — 0171-782-5046.

LETTERS TO THE EDITOR

1 Pennington Street, London E1 9XN Telephone 0171-782-5000

Flick donation to Balliol College

From Mr Stephen Shaw

Sir, Lord Shawcross (letter, March 14; also report, March 12) writes of "the Flick family donation to Balliol College, Oxford" but asserts that it would be wrong to visit the sins of the grandfather upon the grandson.

The fact is that this "generous endowment" is and will always be perceived as a "Flick family donation", and from a family whose fortune is associated with its support for the Third Reich.

It seems clear to me that the self-evident purpose of the endowment is to lift the status of a name steeped in such associations. Had Balliol had any self-respect it would have rejected such money. By accepting, it has diminished its standing.

Yours faithfully,
STEPHEN SHAW,
27 West Heath Drive, NW11,
March 14.

From Sir Sigmund Sternberg

Sir, I have followed with interest the debate surrounding the Flick family donation to Balliol College and I agree with Lord Shawcross, who favours acceptance of the endowment.

I recall, as will your older readers, the debate in the early 1950s about the payment of reparations by Germany to Israel and the Jewish people. I was agreed that reparations for material losses during the Second World War were an important step in the process of reconciliation between Germans and Jews.

With benefit of hindsight we can see that the positions taken by Chancellor Adenauer and Prime Minister Ben Gurion, in the face of considerable opposition, were indeed correct.

There has been an appreciation, not only by Germany as a state but also by German individuals, that they have a special responsibility in pro-

moting Christian-Jewish understanding.

I believe that Dr Flick is similarly motivated and his gift to Balliol should be accepted in that spirit. This gift, of course, does not discharge the legitimate claims of the survivors of the slave-labour regime in the wartime Flick operation to be recompensed for their suffering. That question remains to be resolved.

Yours sincerely,
SIGMUND STERNBERG,
The Sternberg Centre for Judaism,
The Manor House,
80 East End Road, N3,
March 14.

From Ms Ziona S. Strelitz

Sir, There are circumstances in which the recent Flick endowment to Balliol College could have been considered generous. The chair might have been endowed without carrying the donor's name. It might even have commemorated those who had no choice in contributing to the fortune from which the gift derives. With the donor's name, however, the endowment is not generous, but self-serving.

Yours sincerely,
ZIONA S. STRELITZ,
89 Meadow, NW11,
March 15.

From Mr R. Gartenberg

Sir, I entirely agree with Lord Shawcross that the current Dr Flick cannot be held to account for the sins of his grandfather. However, one is entitled to ask whether Dr Flick would have been able to make his generous donation had his grandfather not laid the foundation of his fortune.

Yours faithfully,
RALPH GARTENBERG,
14 Cuckoo Hill Drive,
Pinner, Middlesex,
March 14.

So many Japanese high-tech firms now have plants in Bangalore that it is being called India's "Silicon Gulch".

Yours faithfully,
ROY PROCTOR EDWARDS,
13 Sycamore Court,
Springfield Road,
Windsor, Berkshire.

From Mr Iain Banks

Sir, Mr Ganesh Lal (letter, March 14) draws attention to India's "respect for the other side and tolerance of dissenting beliefs and opinions" as part of the rich culture that enabled democracy to take root there.

Under normal circumstances, one would give Mr Lal the benefit of the doubt, but after the debate in Calcutta (cricket report and photograph, March 14) there's clearly no need to trouble the third umpire.

Yours etc,
IAIN BANKS,
40 Doods Park Road, Reigate, Surrey,
March 14.

The language of law

From Mr R. Peter Letcher

Sir, Between 1965 and 1990 I was involved in the drafting of international contracts where, if litigation or arbitration was to be avoided, clarity to the reader (often an engineer whose first language was not English) was paramount.

Mr Francis Bennion (letter, March 5; see also letters, March 15) and his colleagues in the Parliamentary Counsel Office were brilliant in drafting legislation which other parliamentary draftsmen could understand. Their drafting conventions, however, made their work incomprehensible to the man in the street and, indeed, to many solicitors, accountants and other professional advisers.

If the ability to phrase legal concepts in English which is readily understood by reasonably educated people is not achievable by parliamentary draftsmen, then it is inevitable that others should be asked to undertake the task.

Yours faithfully,
R. PETER LETCHER,
Honeypond,
Martin, Fordingbridge, Hampshire.

Oil spillages

From Professor N. J. Gaskell

Sir, Commander Sands (letter, March 6) may be right in his nautical opinion about whether it was wise to bring the *Sea Empress* into Milford Haven, but he is wrong in his view on the law that once a salvor has obtained a salvage agreement he "gets nothing if unsuccessful".

As long ago as 1980 the Lloyd's Open Form (LOF) salvage agreement was amended to ensure that a salvor would at least be reimbursed his expenses if an oil tanker and cargo were lost.

The 1989 Salvage Convention puts a specific duty on the salvor to exercise due care to prevent or minimise damage to the environment. If he tows a tanker to sea, thereby saving pollution, and it later sinks, the salvor will not be entitled to traditional salvage. But he will be entitled to all his expenses plus an increment of up to 100 per cent of those expenses (which may amount to several million pounds). This and other provisions were designed to encourage protection of the environment.

Failure by salvors to comply with Convention obligations could result in deprivation of any payments for work done and possibly to an action for damages.

The Convention comes into force internationally next July but the UK gave effect to it from January 1, 1995, so it could apply to cases such as the *Sea Empress*. Moreover, the shipping industry (through the Council of Lloyd's) has voluntarily incorporated the Convention into the LOF from 1990.

Commander Sands is correct in considering that the Government (through the Marine Pollution Control Unit) had the right to control operations and there may be legitimate questions about whether correct nautical decisions were taken. However, we should be cautious about condemning those who have to take difficult decisions in appalling conditions without the benefit of hindsight.

Yours faithfully,
NICHOLAS GASKELL (Director),
Institute of Maritime Law,
University of Southampton,
Highfield, Southampton, Hampshire,
March 6.

Team spirit brings hope to Sri Lanka

From Mr Amal Abeewardene

Sir, Whether Sri Lanka wins or loses in the cricket World Cup final, the mere fact that the national team has reached the ultimate stage of the competition will be an enormous achievement for this tiny, troubled country. What has been largely overlooked by most commentators, more surprised by the blitzkrieg batting, has been the fact that this has been a collective achievement.

The team is a true representation of the unity of Sri Lanka, and not a Sinhalese or Tamil squad. Nor is it one from the exclusive Colombo middle class. Sinhalese, Tamil and all other ethnic constituents can rightly take pride by applauding in the team's achievement: their industrious yet modest approach; their will, guile and concentration; and above all, their cohesion and teamwork. When one team member failed, another has responded to compensate.

Despite being denied opportunities to gain invaluable experience on tours both away and at home, cricket in Sri Lanka has been carefully nurtured and has now reached extraordinary heights. Surely the time has come for other long-standing, Test-playing countries to recognise these achievements and provide Sri Lanka with more experience in full Test match tours.

It would be marvellous if Sri Lanka can beat Australia in the final on Sunday, but the real prize for Sri Lanka, for its team, cricket fans and all inhabitants, would be if all the disparate elements of the island can continue to unite even after the stumps are drawn and cheer on the dawning of a lasting peace.

Arjuna Ranatunga and his cricketing colleagues have shown with their endeavours on the field what the nation will one day achieve with unity and harmony.

Yours etc,
AMAL ABEYAWARDENE,
Flat 8, 119 Westbourne Terrace, W2,
March 17.

Clergy testing

From Mr N. R. MacNicol

Sir, The questions for would-be clergy proposed by Mr Richard Beighton (letter, March 12), "Do you believe in God?" and "Do you believe in the Bible?", would puzzle the Church of England examiners as well as the candidates. How long and how well balanced would the answers have to be?

The late Professor C. E. M. Joad, who famously prefaced every answer on the *Brains Trust* programme with "It all depends what you mean by..." gave the definitive Anglican answer to such questions in his book *The Recovery of Belief* (Faber, 1952). It is so exquisitely diffident and tentative that it comes as an enormous relief to find at the end (248 pages) that, "subject to considerable doubts and reservations", he comes down in favour of a hesitantly positive answer and so, we presume, went to heaven.

Yours faithfully,
NIGEL R. MACNICOL,
9 Church Lane,
Greetham, Oakham, Rutland,
March 12.

Curse of Glencoe

From Mr Christopher J. Eadie

Sir, Your obituary of the Earl of Stair (March 2) mentions that an ancestor was responsible for the massacre of the Macdonalds at Glencoe in 1692. It does not add that the Earl's coat of arms incorporates nine diamonds. Although *Brewer's* prefers other suggestions this appears to me to be the likeliest explanation for the nine of diamonds being known as the "curse of Scotland".

Yours faithfully,
C. J. EADIE,
16 Broadfields Avenue,
Winchmore Hill, N21,
March 9.

Pigeons in Square

From Mr David P. Robinson

Sir, You refer to the "theft" of pigeons from Trafalgar Square (report, March 9). If they have been stolen, they must have owners. Who are they, and can they be held to account for the mess their animals make in public places?

I am etc,
DAVID P. ROBINSON,
92 Milland Drive,
Mill Valley,
CA 94941-2537, USA,
March 13.

Food for thought

From Mr Colin Garrett

Sir, When I read your headline, "Task force aims to halt global obesity epidemic" (report, March 13, later editions), I was reminded of two adages passed on by a wise nutritionist. First, remember that you are what you eat. Secondly, in relation to food, if it is processed it is bad for you; if it is advertised, it will probably kill you. The task force might like to bear these in mind.

Yours sincerely,
COLIN GARRETT,
17 North Road,
Berkhamshead, Hertfordshire,
March 13.



Governor-General of Canada and
Madame LeBlanc and welcomed

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OBITUARIES

GROUP CAPTAIN STUART WILSON-MacDONALD

Group Captain Stuart Wilson-MacDonald, DSO, DFC, wartime fighter pilot and ground attack wing leader, died on February 29 aged 83. He was born in Oban on March 15, 1912.

IN A career which took him from biplanes in the Middle East in the 1930s to the postwar jet age, Duncan Wilson-MacDonald led a squadron in the Battle of Britain and a wing in strafing attacks in the Balkans. In 1948 he secured a niche in aviation history when he led a flight of six Vampires on the world's first crossing of the Atlantic by jet aircraft.

During the Battle of Britain he commanded No 213 Squadron of Hurricanes at Tangmere in West Sussex, and later took the squadron out to the Middle East. Subsequently, when he commanded a wing in attacks on the Germans in support of partisan movements in Yugoslavia, Albania and Greece, he was delighted to find his old squadron was part of his force.

His reminiscences, recorded for the Imperial War Museum towards the end of his life, capture not only the spirit of carefree valour of those who fought the battle for Britain's survival in the summer of 1940, but the sheer joy of flying, even when each sortie might end in violent death.

Wilson-MacDonald's unassuming account speaks of the "marvellous sight" of the massive German air fleets building up, layer upon layer, over Cherbourg before launching their next assault on the ports of southern England. There is, too, the sheer awe as the airman looks down on the vast pall of smoke from London's blazing docks, towering up to 20,000ft and drifting majestically down the Thames and out over the Channel.

At the other end of the spectrum are the small details, the cups of tea and bars of chocolate made available by WVS girls to grateful fighter pilots waiting at dispersal huts for orders to scramble, and the half-eaten lunch, laughingly abandoned on mess tables as the aircrew have to take to the skies for the next round of action.

Though he was scrambled 85 times during the Battle of Britain and subsequently took part in many low-level sorties against heavily defended enemy positions over the Adriatic, Wilson-MacDonald was never shot down. Yet as a child he had been so gravely ill for long periods that it was a wonder that he survived to manhood.

Duncan Stuart MacDonald (he acquired the other half of his surname in 1947 when he married his first cousin Rosemary Wilson) was the son of an Oban doctor. In his teens he was afflicted by tuberculosis and by severe bouts of pleurisy and pneumonia which brought him near to death.

After he finished at Oban High School, a patient of his father's, Francis Patmore, son of the poet Coventry Patmore, invited MacDonald to join him on his coffee plantation in Kenya. There he spent the next two years helping Patmore to run the plantation. In 1931, with the Depression severely affecting the business, he returned to Britain.

His father wanted him to study



Stuart Wilson-MacDonald after his first solo flight in a de Havilland Tiger Moth at Filton in 1935

medicine, but after giving it a try he decided instead to learn to fly. He joined the RAF Reserve in 1934 and gained a short service commission the following year after going solo. Once qualified as a pilot, he found himself in the Middle East, serving with No 41 Squadron of Hawker Demon biplane fighters. There, the squadron had to perform a number of duties, ranging from intimidating rebellious Yemeni tribesmen by overflying their encampments to delivering mail to the British military personnel on Kamaran Island in the Red Sea, which served as a staging post (and fumigation centre) for pilgrims making the long journey from India to Mecca.

After a period as a flying instructor, in 1940 he was given command of a Hurricane squadron, No 213, at Exeter. But soon afterwards it moved to Tangmere where its task was to intercept the massive forces of German bombers and fighters which were launched from Cherbourg against ports and airfields in southern and western Britain. Tangmere itself came under frequent and fierce attack as the Luftwaffe tried to strangle Fighter Command on its bases. On one occasion a large number of WAAFs were among those killed when the operations room at Tangmere was hit. These were desperate days for Fighter Command, and its commanders Dowding and Park were fearfully worried. Yet, as Wilson-MacDonald recalled, in a spirit totally devoid of bravado, the question of being defeated never

entered the pilots' heads. "We had a job to do — and we did it to the best of our ability." Although the Hurricane was no match for the Me109, Wilson-MacDonald downed one of these and a couple of Me105s during the Battle of Britain.

It was brought home to him on one occasion just how close the enemy was, and how short a distance the Germans had to come to invade England. After a dogfight with two Me109s at 35,000ft he descended to land on, when he suddenly became aware that the vehicles he could see on the roads beneath him were driving on the right-hand side of the road. Realising he was not over Sussex but Occupied France he hastily set a westerly course and re-crossed the Channel to safety. On several occasions his aircraft was so badly damaged by cannon fire that it was totally written off after he landed. But he never had to crash-land or bale out.

After a period flying from Orkney and Shetland, where it tried to intercept the giant Focke-Wulf Condor bombers which were menacing the Atlantic convoys, No 213, still with Wilson-MacDonald in command, went out to the Middle East. There it took part in ground attack operations against the Vichy French in Lebanon and Syria. Later he went to Egypt to form a gunnery school whose aim was to improve the shooting of the pilots of the Desert Air Force.

As the Mediterranean campaign

moved on to Italy he was put in charge of an attack wing consisting of two South African squadrons of Beaufighters and his old squadron, No 213, which now flew Mustangs. Operating from bases in the heel of Italy under the aegis of the Balkan Air Force, this had several jobs. It supported guerrilla movements in Yugoslavia, Albania and Greece, flying in airstrikes on German troops and strong points, directed by information supplied by partisans on the ground. Its Mustangs provided long-range escort for the bombers of the US 15th Air Force in their raids on targets on Axis-occupied Central and Eastern Europe. And it helped the Royal Navy in the Adriatic.

In one particular attack on the exiled King Zog's palace in Tirana, then occupied by the SS, Wilson-MacDonald recalled with amusement seeing German soldiers scrambling through the windows and sliding down the sumptuous royal red velvet curtains at the back of the building, as the Mustangs, roaring in at low level, strafed the front of it.

Sometimes the wing leader indulged in what he called "a little private raiding". On one occasion, after his wing had raided a target on the Yugoslav mainland, he received a call from a Royal Navy destroyer asking him to help in suppressing a nest of German guns on an island off Dubrovnik. Sending the rest of his Mustangs and the Beaufighters back to Italy, Wilson-MacDonald spent a fruitful half-hour cruising over the

island and providing rough-and-ready but effective gunfire spotting for the destroyer which was, as a result, able to silence the troublesome gun position. On another occasion he and the CO of No 213 sank an E-boat which had been giving the Navy some anxiety. In 1945 he was awarded the DSO to add to the DFC he had already won in the Battle of Britain.

After the war Wilson-MacDonald converted effortlessly to the new jet aircraft which were entering service. In July 1948 he led a flight of six Vampires of No 54 Squadron on the first transatlantic flight to be accomplished by jet planes — a three-stage flight from Stornoway in the Outer Hebrides to Goose Bay, Labrador, via Iceland and Greenland. Flying into the teeth of winds often exceeding 200mph and in atrocious visibility with cloud almost all the way up to 40,000ft, this was a considerable feat, the more so as the airfields that the Vampires used as staging posts had difficult approaches — that to Bluie West in Greenland involved flying down a glacier between sheer walls of rock — and primitive landing facilities. The flight provided useful data for future military and civil transatlantic jet flights.

Among Wilson-MacDonald's later appointments was command of RAF Sylt in the North Frisian Islands in 1954. His final post was as Air Attache in Stockholm from 1960 to 1963, when he retired.

Stuart Wilson-MacDonald is survived by his wife Rosemary, and by a son and daughter.

MILLAR GAULT

Millar Gault, MBE, horticulturist, rosarian and former Superintendent of Regent's Park, London, died on March 12 aged 92. He was born on March 1, 1904.



MILLAR GAULT transformed Regent's Park into one of the finest city parks in the world during the 1950s and 1960s. Gardeners from across the country flocked to admire his magnificent Queen Mary's Garden, planted with an extensive collection of roses, and constantly updated with new cultivars. The standards that he set were maintained after his retirement, and the rose garden now contains some 60,000 roses making a display of unparalleled magnificence during the summer and autumn months.

Simpson Millar Gault was a professional horticulturist for the whole of his working life. As a very small child he used to collect plants from the countryside and bring them on in his parents' garden. He trained in his native Scotland, including an apprenticeship at Crathes Castle in Aberdeenshire. He subsequently worked in many gardens, including a period as head gardener to Nancy, Lady Astor, at Cliveden in Buckinghamshire.

During the war he was head gardener at a hospital in Northampton, whose grounds had been turned over to food production. He exhibited vegetables at the Royal Horticultural Society's shows and won a number of awards, a success which encouraged him to write *Vegetables for Exhibition* in the late 1940s (out of print now, but still a valuable growing guide). There followed a spell in the seed industry, first with Suttons of Reading and then with Bees Sealand Nurseries near Chester, where he was put in charge of the seed trials.

Gault's career had turned to parks by the early 1950s, first as Superintendent of Greenwich Park in London. In 1955 he crossed the river to Regent's Park and he remained there for 14 years, until his retirement in 1969. Queen Mary's Garden, in the inner circle of Regent's Park, had been established for many years, but Gault massively expanded and improved the display of the roses, building up one of the finest rose gardens in the country — indeed the world.

He introduced hardy perennials to grow with the roses — an innovation in his day — and also created herbaceous borders.

Although his first love was roses, Gault was a knowledgeable all-round plantsman. He was a familiar sight at the

Royal Horticultural Society's flower shows in Westminster where he put up for award many excellent shrubs and other plants. Christopher Brickell, the former director-general of the RHS, wrote of him: "Few gardeners today can claim such a wide-ranging knowledge of plants as Millar Gault." He was an experienced show judge and exhibitor of roses, and his show displays of roses won many RHS gold medals.

He was involved with the Royal National Rose Society as a vice-president, member of council and honorary horticultural adviser, and he also served on the management committee of the society's gardens at Chiswell Green, Hertfordshire. In 1979 the society awarded him the Dean Hole Medal for his work.

Gault wrote a number of books which have since become classics among gardeners. One of his best known is *The Dictionary of Roses in Colour* (1971), published in collaboration with the Royal Horticultural Society and the Royal National Rose Society, which he wrote with Patrick M. Synges, a former editor of the *RHS Journal*. He wrote the modern section of the book, covering hybrid teas, floribundas and modern shrub roses, which he planted in abundance in Queen Mary's Garden. A companion volume is *The Dictionary of Shrubs in Colour* (1974), published in collaboration with the Royal Horticultural Society.

Gault served on several of the society's committees, and it honoured him by awarding him, in 1963, its Victoria Medal of Honour. He was appointed MBE in 1964. Coincidentally he was presented with the VMH and the MBE on the same day in February 1964.

He is survived by his wife Phyllis, and their two daughters.

DEWI BEBB

Dewi Bebb, Welsh rugby international, died from cancer on March 14 aged 57. He was born in Bangor on August 7, 1938.

DEWI BEBB played rugby 34 times for Wales and later became a leading sports commentator in the Principality. Wales has produced many outstanding wing three-quarters and, in an era when open play was at a premium, Bebb stood comparison with the

best. England had good cause to remember him: of his 11 international tries, six were scored against the English.

Bebb spanned the era between the mid-1950s, as defined by the elusive genius of Cliff Morgan, and that of the late-1960s when such luminaries as Gareth Edwards, Barry John and Gerald Davies were already on the horizon. It was not a successful period for Wales but Bebb's pre-eminence was proved by his

selection for two British Isles tours, to South Africa in 1962 and Australasia four years later.

He was also proud to be one of the comparatively few North Walesmen to force his way into the national side. He came from a literary family in Bangor: his father, a lecturer, was a supporter of Plaid Cymru and edited the Welsh language newspaper *Y Ddraig Goch*. Years later Bebb's involvement with

TWW, the independent television company serving Wales, began with presentation of the Welsh language programme *Y Dydd*.

Dewi Iorwerth Ellis Bebb was educated at Friars School, Bangor, and became only the third North Wales Schools player — after Wilf Wooller and Bledwyn Williams — to achieve his senior cap. National Service took him to the Royal Navy and he played for United Services, Portsmouth,

before entering Trinity College, Carmarthen, in 1958.

At the same time he began his long career with the Swansea club; two matches after his debut he was picked for Wales against England, aged 20. "Is quick off the mark and elusive. Should do well despite the threat of England's Jackson," the match programme said of him. prophetically. Bebb marked his entry to international rugby with the only try of the game, skimming over the mud to elude his marker, Peter Jackson.

He had to exist on short commons for Swansea and became accustomed to going in search of the ball, a habit which served him particularly well at Twickenham in 1964 when he scored two tries from the left wing.

He shared in the triple crown success of 1965 and ended his international career against England too, scoring a try in the 1967 game in Cardiff which went down in history as Keith Jarrett's match and denied England a triple crown. His first major tour, in 1962,

held promise of success since, as a sprinter who clocked 9.9 seconds for 100 yards, the hard grounds of South Africa should have suited him. But injury prevented his appearance until mid-tour, and the 1966 tour with the British Isles, despite consistent defeats by the All Blacks, proved far more successful: he appeared in all six international matches against Australia and New Zealand and led the way with 14 tries in all games.

In 1964 he left the teaching profession and joined TWW, subsequently moving into sports commentary and production.

When Harlech Television took over the franchise for the region he edited the *Sports Arena* programme and contributed substantially to television coverage of the 1987 and 1991 World Cups before turning freelance in 1994. His work for television won him many plaudits but he suffered a brain tumour in 1994.

He leaves his wife Morwen, and two sons.



PERSONAL COLUMN

TRUSTEE ACTS

CAREY, FREDERICK PATRICK, 218-220 Avenue, London, W11 1AA. Tel: 01-225 770 000. 27th August 1996. Particulars of any creditors to whom notice is given by the trustee, Carey, Frederick Patrick, 218-220 Avenue, London, W11 1AA. Tel: 01-225 770 000. 27th August 1996.

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